Report on the working of the Co-operative Societies in the Central Provinces and Berar for the year ending 30th June 1928

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NAGPUR:
PRINTED AT THE GOVERNMENT PRESS
1929

[*Price—Three Rupees.*]

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GOVERNMENT OF THE CENTRAL PROVINCES.

AGRICULTURE DEPARTMENT.

Nagpur, the 19th July 1929.

READ—

Report on the working of the Co-operative Societies in the Central Provinces and Berar for the year ending the 30th June 1928.

RESOLUTION.

The year 1927-28 marked a further stage in the process of eliminating lifeless societies and reorganizing societies not yet beyond redemption, while a policy of caution was followed in fresh organization. 295 more societies were closed down and 325 societies were reorganized in the Central Provinces and 96 in Berar, while 220 new societies were registered. While the number of societies of all types thus stood at 4,049 at the close of the year as against 4,124 the year before, their total membership increased from 140,644 to 146,236. The increase in membership in spite of the decline in the number of societies is certainly a healthy sign, and the Local Government agrees with the Registrar in welcoming the enrolment of new members in well-established and well conducted societies that may serve as a nucleus and model for future extension on sound lines. Most of the co-operative institutions are now alive to the dangers of laxity in administration and collection; and it is satisfactory that increasing attention is being paid to reorganization, education and supervision of societies. To this improvement the group system has largely contributed and Government hopes that all Central Banks will pay special attention to the suggestions made by the Registrar for making the system more efficient.

2. Except in the northern and plateau districts, which were affected by rust, agriculturists reaped a fair harvest during the year and economic conditions were favourable. The improvement in the general outlook and increased efficiency in supervision are reflected in the marked improvement in collections, the figures for the year compared with the previous year being Rs. 17,45,591 against Rs. 14,60,558 in the Central Provinces and Rs. 21,52,510 against Rs. 11,30,591 in Berar. The collections in Berar are the highest on record with the exception of the year 1923-24. The percentage of overdues to the total loan

decreased in the Central Provinces from 53.9 to 48.9, but increased in Berar from 17.4 to 31.6. If, however, amounts due from societies under award and liquidation are excluded, the percentage in the Central Provinces and Berar falls to 23.5 and 17.8, respectively, against 28.1 and 10 in the previous year. Arrears in the Central Provinces are thus being steadily reduced. The apparent rise in arrears in Berar in spite of the better economic conditions of the year is chiefly due to more drastic reorganization, resulting in a stricter classification of the accumulated overdues of overfinanced and unco-operative societies and in a larger number of societies being brought under award and liquidation. The progress made so far in reorganization is encouraging; but there is still much room for improvement in the attitude of Banks, workers and members both in the matter of renewal of loans and the collection of arrears.

3. The total cash advances made by Central Banks to societies increased from Rs. 13,63,319 to Rs. 15,42,518 in the Central Provinces, but fell slightly from Rs. 16,61,181 to Rs. 16,12,868 in Berar. The rise in the Central Provinces was due to the unfortunate turn of the season in the northern districts, the formation of new societies and the revival of old societies after reorganization. The total loans advanced by societies to members were Rs. 62,88,052 out of which about half represented cash advances, the rest covering renewals of instalments of old loans due for recovery during the year. Of the cash advances, Rs. 16,01,607 were loaned out in the Central Provinces and Rs. 15,18,287 in Berar. In this connection Government notes with concern the Registrar's comments on the concentration of loans in the hands of a few big members in Berar, where about 22 per cent of members owe Rs. 65 lakhs, the remaining owing Rs. 24 lakhs. Government would draw the special attention of leaders of the movement in Berar to this abuse of the principle of joint liability and has no doubt that they will tackle it on the lines suggested by the Registrar.

4. The number of societies under award fell from 509 to 406 in the Central Provinces, but rose from 70 to 105 in Berar. The number of societies under liquidation rose from 557 to 701 in the Central Provinces and from 51 to 67 in Berar. The total sum due from societies and members under award and societies under liquidation was Rs. 45,75,823 or 30.6 per cent of the total loans outstanding against Rs. 35,71,825 or 24 per cent in the previous

year. For the Central Provinces the percentage of such debts decreased from 34.3 to 31.4, but it increased in Berar from 8.7 to 29.8. Recovery was bound to be less satisfactory in the northern districts; but the process of liquidation requires speeding up. Dilapidated societies cannot but act as a drag on the general progress of Central Banks; they tend alike to obscure the good work done during recent years in the reorganized or newly established societies and to hinder their development on sound lines. Experience shows that more drastic provisions are needed to make recoveries effective. With this end in view an amendment of the rules under the Co-operative Societies Act is now under the consideration of Government with a view to make amounts under award recoverable as arrears of land revenue. A proposal is also under examination which has for its object the vesting of power in the Registrar to direct the conditional attachment of the property of defaulting members pending the execution of awards against them.

5. Government welcomes the prominence which the Registrar has given in his programme to measures for the training of the staff and of members of societies. Too much emphasis cannot be laid on the need for training which has been endorsed by the Royal Commission on Agriculture, who attribute the slow progress of the movement to "the lack of patient and persistent education of the members in the principles and meaning of co-operation by teachers competent to perform their task efficiently under adequate supervision". Refresher courses for Government auditors and for the supervising staff of Banks and societies were held at four centres, and training classes for society moharrirs and literate members of societies were also organized at various places. The periodical holding of rallies has also done much good, 355 rallies being held during the year as against 299 in the previous year. An Educational Inspector was appointed during the year to supervise the systematic training of the staff. Much too may be expected from the guidance of the Co-operative Institutes which are making steady progress. The scope for intensive effort on the educational side is demonstrated by the following figures taken from the report. Out of 70,635 literate members of societies only 531 have been trained up to date in writing accounts, and in only 352 societies out of 3,852 were the accounts written by members during the year. Only 159 societies'

accounts were audited by members, most of these being in Berar.

6. It is gratifying to note that Central Banks have made some progress in reducing the rates of interest on deposits. In spite of the reduction in the rates of interest deposits have risen from Rs. 105 lakhs to Rs. 120 lakhs. Against their outside liabilities of Rs. 140 lakhs in the shape of loans and deposits the Central Banks hold Rs. 20.14 lakhs in share capital, Rs. 37.86 lakhs in reserve funds, Rs. 15.91 lakhs in bad debt and other funds, Rs. 21.45 lakhs as cover for deposits and Rs. 150 lakhs in loans, making a total of Rs. 245.36 lakhs. The financial position of the Central Banks is thus quite strong and they continue to retain the confidence of the public. The administration of these Banks, however, is shown to be capable of improvement. Workers do not always realize that Banks must be run on strictly business principles and business efficiency postulates promptness and attention to detail. Continuance of large outstandings is likely to react on a Bank's reputation and hence the work of reorganization and recovery must be pursued with vigour. The Local Government therefore makes a serious appeal to Central Banks to bring about the desired improvement and especially to those Banks which are mentioned in the report as being most in need of it.

The Provincial Bank is faced with the problem of utilizing its surplus funds which varied during the year from Rs. $10\frac{3}{4}$ lakhs to Rs. $31\frac{1}{4}$ lakhs; and Government will await with interest the action taken on the report of the sub-committee appointed to consider this question.

7. Government notes with pleasure the progress made in the activities of the Federation and the Institutes. Intensive propaganda and education have been placed in the forefront of the programme of the movement, and these bodies have the chief responsibility and oppurtunity of guiding the movement in these as in other directions.

8. There was slight progress during the year in the few non-credit societies in the province. Non-credit co-operation has yet to establish itself in this province and the Local Government hopes that increasing attention will be paid to it, and especially to the provision of co-operative facilities for the better marketing of agricultural produce.

9. The advantages of close co-operation between the Agricultural and Co-operative Departments cannot be exaggerated and the scope for it is manifold. Officers of

the two departments tour and hold rallies together and use agricultural shows as a common ground for propaganda. In Berar plots of members of co-operative societies have been selected for the demonstration of improved methods by the local Agricultural Assistants and it is hoped to evolve a scheme for financing the marketing of improved varieties of cotton through co-operative agency. Members of good co-operative societies who have attained faith in the possibility of ameliorating their economic and social condition by voluntary effort are likely to respond all the more readily to propaganda for better farming and better living. A good co-operative society is thus a most promising focus for activities for rural uplift and Government has every hope that not only the Agricultural but also the other nation-building departments will make the fullest use of such societies for their propaganda.

10. The Local Government is glad to note that a Committee appointed by the Federation has been examining the various recommendations affecting the co-operative movement made in the report of the Royal Commission on Agriculture and will await the Committee's proposals with interest.

11. The thanks of Government are due to Mr. Trivedi for another comprehensive and interesting report, and the Governor in Council places on record his appreciation of the zeal and energy with which he has administered the department in a time of considerable difficulty. Government also tenders its cordial thanks to all the non-official and official gentlemen who have done so much for the movement during the year and especially to those gentlemen whose names are mentioned in the report.

ORDER—Ordered that a copy of the resolution, together with the enclosures, be submitted to the Govern- of India in the Department of Education, Health and Lands, that copies be forwarded to the Registrar, Co-operative Societies, and to all Commissioners and Deputy Commissioners, Central Provinces and Berar, for information and guidance, and that it be published in the Supplement to the *Central Provinces Gazette*.

By order of Governor in Council,
G. P. BURTON,
Revenue Secretary to Government,
Central Provinces.

GPN—967-L—RS—23-7-29—385.



MAP OF THE CENTRAL PROVINCES AND BERAR
Scale 1" = 48 Miles
CENTRAL INDIA AGENCY
UNITED PROVINCES
BIHAR AND ORISSA
BOMBAY PRESIDENCY
NIZAM'S DOMINIONS
MADRAS PRESIDENCY
SAUGOR
DAMOH
JUBBULPORE
NARSINGHPUR
HOSHANGABAD
MANDLA
CHHINDWARA
BETUL
SEONI
BALAGHAT
NAGPUR
BHANDARA
WARDHA
AMRAOTI
AKOLA
BULDANA
YEOTMAL
CHANDA
RAIPUR
BILASPUR
NIMAR
Khandwa
Burhanpur
Ellichpur
Malkapur
Khamgaon
Kanker F.S.
Bastar F.S.
Korea F.S.
Surguja F.S.
Jashpur F.S.
Udaipur F.S.
Raigarh F.S.
Sarangarh F.S.
Khairagarh F.S.
Nandgaon F.S.
Chhuikhadan F.S.
Kawardha F.S.
Chang Bhakar F.S.
REFFRENCES.
Provinces boundary
District boundary
Tahsil boundary
Railway
Districts with co-operative Societies From 50 to 100 Shown thus
Haedquarters of central Banks are under lined

Report on the working of the Co-operative Societies in the Central Provinces and Berar for the year ending the 30th June 1928.

1.—ADMINISTRATION.

This report deals with the period from the 1st July 1927 to the 30th June 1928. The post of Registrar. Co-operative Societies, which was held by me during this period, continued to be combined with the posts of Director of Industries, Registrar, Joint Stock Companies and Registrar, Trade Unions. The combined charge is a heavy one, and the Royal Commission on Agriculture has recommended that there should be a whole-time Registrar, Co operative Societies, for the Central Provinces and Berar. Co-operative opinion in the province is strongly in favour of this change, and the proposal is now being examined by the Department Mr. Syed Misbahul Osman was Senior Deputy Registrar throughout the year. He continued to be in charge of the Balaghat, Chhindwara and Nimar banks, which still require special attention. Mr. S. B. Dave remained in charge of the Berar Circle. Two Circle Officers were on leave for about six months and a half. As stated in last year's report, an increase in the number of Circles from four to five is necessary, but it has not been possible to fill up the sanctioned post of Junior Deputy Registrar from the Indian Civil Service. It appears to me that the time has come to convert the two posts of Junior Deputy Registrars into those of Circle Officers so as to make the cadre self-contained instead of depending on the uncertain chances of recruiting them from the Indian Civil Service and the Central Provinces Civil Service. This question will be considered along with other proposals made by the Royal Commission on Agriculture. The need of an Educational Inspector to look after systematic training of the staff employed in the co-operative movement has been felt for some years, and this post was sanctioned from 1st April 1928 on Rs. 200—10—300. One of the auditors has been appointed to this post, and he is under training at present. Two posts of Circle Auditors were created in order to audit special types of societies, to investigate into the possibilities of new forms of co-operation and to conduct

preliminary propaganda in suitable areas. Three posts of Circle Auditors on Rs. 80—5—150 were converted into select posts on Rs. 160—10—250. This step was long overdue. Five temporary posts of auditors have been sanctioned for a period of three years from 1st March 1928 to enable the Department to make efficient arrangements for the liquidation of societies under some banks where the number of societies which are being wound up is very large. For the last two or three years, only graduates have been recruited as Circle Auditors, and there are now 12 graduates holding these posts.

2. During the year, the Registrar was on tour for 110 days, the Senior Deputy Registrar for 123 days and the Junior Deputy Registrar for 174 days, while the Circle Officers of Circle I, III and IV toured for 208, 116 and 146 days respectively. Circle Auditors have generally toured adequately. The headquarters of the Junior Deputy Registrar and the Circle Officers are now in their Circles, and experience obtained during the year shows that the balance of advantage is decidedly in favour of the new arrangement.

3. The cost of the whole movement rose from Rs. 5,64,758 to Rs. 6,24,456 and the cost to Government from Rs. 1,97,759 to Rs. 2,05,391. The turn over of all co-operative institutions increased from Rs. 7,05,66,007 to Rs. 8,57,18,298, while the percentage of the cost of administration to the turnover fell from ·80 to ·73. The slight increase in the cost to Government needs no explanation, while the rise in the cost to co-operative institutions is accounted for by the increase in the staff from 360 to 365, improvement of the pay of the existing staff and greater expenditure on conferences, rallies and visits to societies and banks.

II.—Summary of general progress.

4. It is not proposed to describe the course of the monsoon in this report, but it may be stated that, though the monsoon was generally favourable, unseasonable conditions at critical times frustrated hopes of bumper harvests of cotton and rabi. For instance, the heavy rain in the first half of November damaged cotton and

juar, particularly in the north and west of the province. The unusual weather in January and February led to a very severe attack of rust in the northern districts and to a milder one in the Nerbudda valley and the plateau districts. As a result, the outturn of wheat in Saugor, Damoh and Jubbulpore which were seriously affected by rust was 3, 2 and 5 annas respectively, while linseed in these areas yielded not more than 4 annas. The provincial outturn of rice was estimated at 13 annas, of juar and linseed at 11 annas and of wheat and gram at 9 annas. The total yield of crops in the Central Provinces was estimated at 89 per cent of the normal crop against 97 in the preceding year, while in Berar it was 77 per cent against 63. On an average, the wholesale prices of rice, juar, wheat, gram, til and linseed fell by 6, 18, 9, 7, 23 and 5 per cent respectively, while the price of cotton rose by 22 per cent.

5. The agriculturist thus reaped a good harvest except in districts affected by rust. Recoveries of principal amounted to Rs. 14,32,512 and Rs. 17,17,966 in the Central Provinces and Berar respectively, as compared with Rs. 10,71,931 and Rs. 5,92,504 in the previous year, while taking both principal and interest they totalled Rs. 17,45,591 and Rs. 21,52,510 against Rs. 14,68,558 and Rs. 11,30,591 in 1926-27. In the Central Provinces, collections increased in all banks, except Jubbulpore, Sihora, Saugor, Damoh, Mandla, Seoni, Narsinghpur, Hoshangabad and Sohagpur, while they exhibit a rise in all banks in the Berar division and are the highest on record with the exception of the year 1923-24. The better results for the province as a whole are largely due to the favourable agricultural conditions of the year, but it is fair to add that very strenuous efforts for recoveries were made by almost all banks and that the leading Directors and the paid staff took personal interest in this work. The several measures that have been adopted during recent years to place the arrangements for the education and supervision of societies on a satisfactory basis have also had their share in improving recoveries. The banks and societies are now generally more alert in this matter than they were ever before, since they have learnt by experience the harmful consequences of laxity. The standard of punctuality is still not very high in several

banks, and wilful default, though happily decreasing in some banks, is by no means absent. Patient work over a series of years is necessary, and an examination of recent endeavours made by the workers in the movement to teach members the principles and practice of co-operation leads me to hope that, with proper guidance from the Department and a few radical modifications in the existing methods of work, the co-operators of the province will not be unequal to the task before them. Cash advances increased from Rs. 13,63,319 to Rs. 15,42,518 in the Central Provinces, but they fell in Berar from Rs. 16,61,181 to Rs. 16,12,868. The rise in the Central Provinces is, as was to be expected, most marked in the Jubbulpore division where the adverse economic conditions of the year stimulated a demand for loans. It is also due to the formation of new societies in the Jubbulpore, Nagpur and Chhattisgarh divisions and the revival of demand in old societies as a result of reorganization. The progress in reviving demand in the Central Provinces where it was at a low ebb in 1922-23 will be evident from the fact that loans advanced during the year are double of those made five years ago. The "credit-worthiness" of many old societies in the Central Provinces is undoubtedly increasing, and this increase is a welcome testimony to the success of reorganization in several areas. There has been much indiscriminate borrowing in Berar, fostered by the high prices of cotton, and the deflation of loans is a step in the right direction, indicating, as it does, that more care is taken in scrutinizing the applications for loans with reference to paying capacity and the purposes on which it is proposed to utilize them.

6. The total loans increased from Rs. 59,78,362 to Rs. 63,67,400 in the Central Provinces and from Rs. 88,21,257 to Rs. 89,86,123 in Berar. The percentage of overdues to the total loans decreased in the Central Provinces from 53·9 to 48·9 and increased in Berar from 17·4 to 31·6. Renewals fell in the Central Provinces from Rs. 3,76,830 to Rs. 3,63,915, while they rose in Berar from Rs. 12,29,059 to Rs. 12,49,960. Some banks did not give renewals even when circumstances justified this, while others granted them almost automatically or without sufficient inquiry. Renewals should be given

in deserving cases, while avoidable default should not be tolerated. Taking renewals and overdues together, the arrears increased from Rs. 63,68,854 to Rs. 75,64,148, while their percentage to the total outstandings was 54·6 and 45·5 in the Central Provinces and Berar respectively against 60·3 and 31·4 in the previous year. Excluding sums due from societies under award and liquidation, the overdues amount to 23·5 per cent in the Central Provinces and 17·8 in Berar as compared with 28·1 per cent and 10 per cent in the preceding year. The situation in respect of overdues is gradually improving in the Central Provinces. Rapid progress is being retarded by the slowness of recovery in award and liquidation proceedings. The arrears have increased in Berar, as reorganization which has just begun in that division must, as a necessary preliminary to successful reconstruction, involve the cancellation of bad societies and the taking of awards against un-co-operative societies and members. Detailed scrutiny of transactions of Berar banks with their affiliated societies has brought to light many instances of over-financing and slackness in recoveries in the past which have naturally resulted in overdues. Vigour in reorganization and caution in financing are the sole remedies for the unsatisfactory position in Berar, and the matter is being constantly pressed on the attention of banks in that division.

7. The number of societies of all kinds decreased further. 296 proposals for registration were received, of which 220 were accepted, 62 rejected, 4 returned for further inquiry and 10 were pending at the close of the year. Of the societies registered, 190 were primary agricultural credit societies, 18 non-agricultural credit societies, 6 clerks' societies, 3 agricultural associations, 1 adat shop, 1 Institute and 1 thrift society. The policy of caution in fresh organization referred to in last year's report was continued, and the banks now appreciate the need for insistence on careful inquiries prior to registration, but one or two do not yet realize the importance of making proper arrangements for the supervision of new societies and are inclined to be slow in giving effect to the conditions on which new societies were registered. The registration of 295 societies was cancelled. Of these, 265 were primary agricultural credit societies, 20 circle

unions, 9 non-agricultural credit societies with unlimited liability and one store. The number of primary credit societies at the end of the year was 3,947 against 4,007 at the close of last year, and the number of societies of all types declined from 4,124 to 4,049, while the number of members increased from 1,40,644 to 1,46,236 and the working capital from Rs. 4,65,12,178 to Rs. 4,78,46,078. The increase in the number of members in spite of the decline in the number of societies is a healthy sign. We have not yet reached the end of the process of the elimination of bad and un-co-operative societies, though in many banks it is almost over, and the next two or three years must still witness a further fall in the number of societies.

8. This is the second year of the working of the group system which was described at length in last year's report. The Berar banks have now adopted the system, and all of them have testified to its utility. It has resulted in fixing responsibility, in increasing recoveries and in adequate attention being paid to the supervision of societies. In areas where the system is working properly, credit limits of members are fixed by societies with the advice of group officers instead of that of society moharrirs. Correct fixation of credit limits in relation to paying capacity is the basis of sound financing, and too much emphasis cannot be laid upon it. In Ellichpur, the headquarters of group-officers were located in central places in their charges during the touring season, and these officers were properly supervised. The experiment was successful, and is worthy of imitation by other banks provided they devise means to ensure that group-officers, being away from headquarters, will not shirk work. Mutual discussion amongst group-officers under competent guidance is very desirable, and at my suggestion, monthly meetings of the staff engaged in the supervision of societies are held in some banks under the chairmanship of an honorary worker with a view to examine the progress made in the previous month, to discuss difficulties and to lay down programmes of work for the next month. This keeps alive the interest of the staff and also affords an opportunity of reviewing their work. In some banks, the meetings are not regular; in others they are not held at all, but we hope that during the current year the practice will be general. In some

banks, the groups are large and unwieldy, containing about 60 to 70 societies, this must detract from the usefulness of the system, and the matter has been taken up with the banks concerned. In one bank, three groups were assigned to rural directors, and the result was disappointing. In some, the requisite supervision and control over group-officers were not forthcoming, and the scheme remained on paper. It is inevitable that there should be difficulties in the introduction of a new scheme, but it is a matter of disappointment that some banks have failed to understand the elementary conditions necessary to make it a success. On the whole, however, the system has justified itself, and it will be continued. Much depends in this scheme on the equipment and outlook of group-officers. No pains have been spared to train them to discharge their duties properly, but the low educational qualifications of some of them have proved a serious obstacle, which can only be removed by the recruitment of a better type of person. We have also emphasized on innumerable occasions that the function of a group-officer is to guide, advise and teach societies and not to do anything which will weaken the sense of responsibility of societies for the management of their own affairs. We have tried to instil the sense of duty and the spirit of service into these officers, and since the close of the year a detailed circular on the group-system has been issued by the Department.

9. 355 rallies were held during the year. 289 in the Central Provinces and 66 in Berar.. They were attended by members of 2,314 societies and 15,381 outsiders. Bilaspur and Raipur again head the list with 31 and 24 rallies respectively, but the number of rallies held in Sihora, Harda, Narsinghpur and Yeotmal was insufficient. Rallies are proving a useful method of spreading knowledge of co-operation and widening the outlook of members of societies. They are helpful both in the organization of new societies and the reorganization of existing ones. They have led to a demand on a small scale for improved seed and improved implements and have familiarized the people with the activities of the Agricultural and Veterinary Departments. Lively discussions often take place in these village gatherings. Instances have, however, been brought to my notice in

which rallies degenerated into dull routine. This must be guarded against, otherwise members will look upon them as a nuisance and will attend them reluctantly. In Sihora a programme of rallies was not prepared and they were held in a haphazard manner. If rallies are to be educative in their effect, every effort should be made to make them as homely as possible and to encourage members to speak and to put forth their difficulties. This is particularly necessary in Berar, where for some unaccountable reason, members remain tongue-tied. A circular laying down in detail the lines on which rallies should be held was issued during the year, and it is hoped that Banks will, as far as local conditions permit, arrange rallies in accordance with it. Two divisional conferences were held at Yeotmal and Piparia. One district conference was held at Mandla and one taluq conference at Sindi in Ellichpur taluq. The latter was wholly managed by members of primary societies. I may here record my view that the time and money spent on these conferences will be largely wasted if, as has sometimes happened, co-operative institutions do not take effective steps to carry out the resolutions passed in the conduct of their business.

10. The training of the staff and members of societies continues to be the central feature of our activities. Refresher courses were held at Saugor, Narsinghpur, Nagpur and Amraoti for the Circle Auditors and the superior staff of banks and societies. The class at Nagpur was opened by Mr. R. M. Deshmukh, the then Minister for Agriculture. Special attention was devoted in these courses to the training of group officers in their duties. The Jubbulpore and Nerbudda Divisions Institute organized two classes at Jubbulpore—one for candidates for the posts of managers and inspectors and another for local instructors and society moharrirs. The former lasted for three months and the latter for six weeks. Classes for the training of members of societies in the writing of accounts were held in ten out of twelve banks affiliated to the Jubbulpore and Nerbudda Divisions Institute and in six centres in Berar. 130 members were trained in this work, and the accounts of 352 societies—301 in Berar and 51 in the Central Provinces—were written by members. Some societies in Amraoti and Ellichpur even

prepared their annual accounts. The present system of society moharrirs is objectionable from many points of view; there is delay in writing loan applications; the moharrirs are in some places more the masters than the servants of societies; there are possibilities of frauds if members do not maintain the accounts of their societies; the spirit of self-help is weakened. These points have repeatedly been urged on Central Banks, and it is a matter for gratification that several banks have insisted that literate members should at least write loan applications and proceedings books. As a result these are written in a number of societies by literate members. Old ideas and practice die hard, and striking results can only be achieved by a policy of firmness and perseverance.

The formation of share societies is another means of training societies in the management of their affairs. The number of such societies stands at 578 against 323 in the previous year. Of the former, 491 are in the Central Provinces and 87 in Berar. Almost all new societies have been registered on a share-basis, and the payment of shares in cash is more general than before. Enough, is not, however, done, to explain the principles of share-system to members, with the result that in actual practice the working of some share societies differs but little from that of non-share societies.

11. Close co-operation between the Agricultural and Co-operative Departments was developed further during the year. The Officers of the Agricultural Department participated in our rallies, and Circle Auditors and Agricultural Assistants in Berar toured jointly in some societies. As a result of the Conference held between the two Departments at Yeotmal in February 1928, it was decided to demonstrate on the fields of members the benefits of cultivation on improved lines, and some plots belonging to members in six banks in Berar have been selected. Cultivation will be carried on under the supervision of the Agriculture Department and members have agreed to follow its advice. Lists of good societies in the Central Provinces have been sent to Deputy Directors of Agriculture with a view to enable them and their staff to conduct propaganda for the

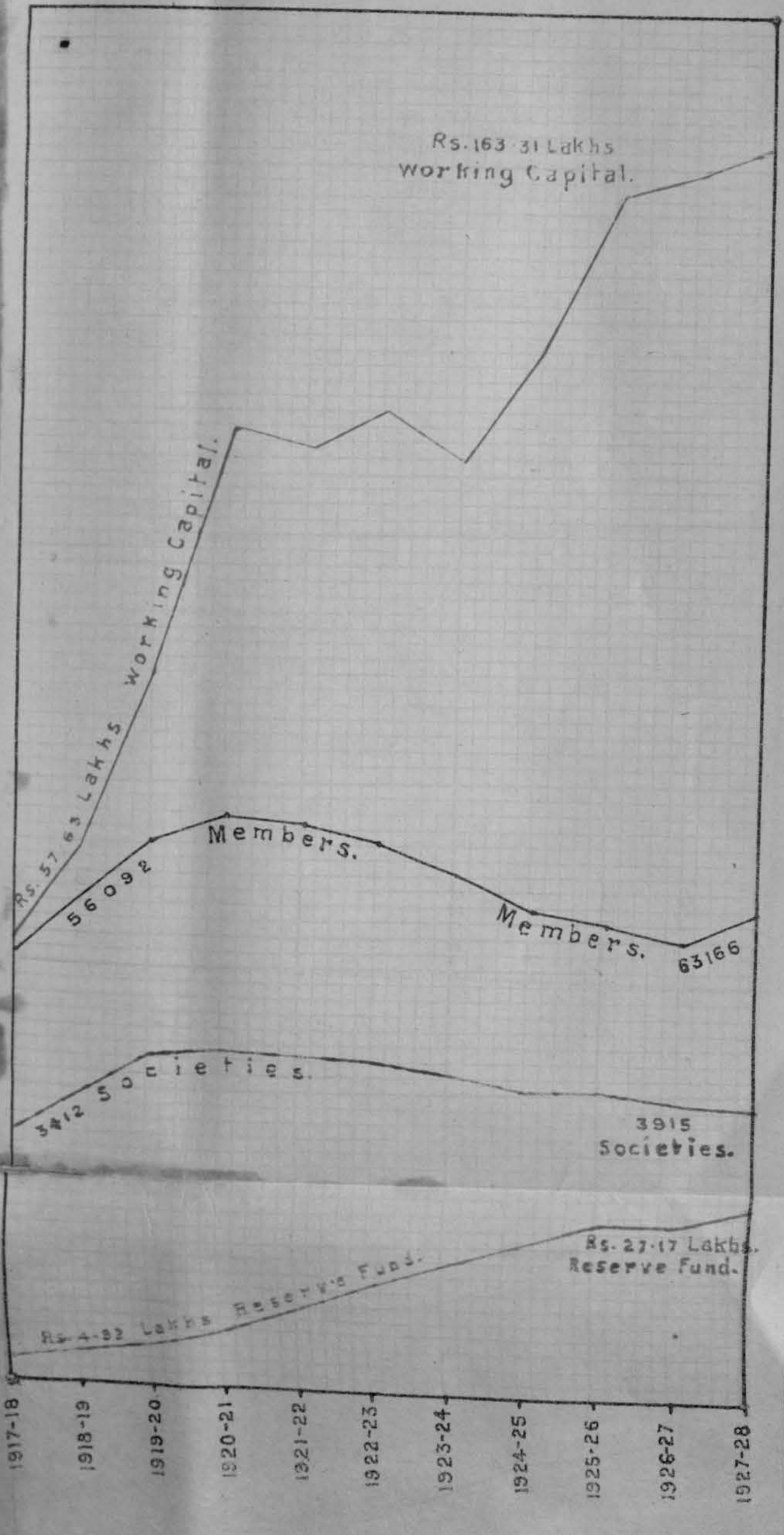
improvement of agriculture amongst organized bodies of cultivators, and instructions have been issued to all officials in the co-operative movement to keep in personal touch with the staff of the Department of Agriculture. Mr. Plymen, the Director of Agriculture and myself have met together often, and all steps for co-ordination have been taken in joint consultation. Some further measures for bringing about still closer co-ordination are under contemplation, and since the close of the year, I have discussed the question with the Director of Agriculture and Deputy Directors of Agriculture. The Department of Agriculture was of much assistance to some banks in the northern districts in obtaining a supply of wheat-seed of rust-resistant varieties. An Agricultural Assistant has been posted during the year at Amraoti to help the Adat Shop.

12. In the preceding paragraphs of this section, I have outlined the main features of the policy and work of the year, and both the Department and non-official co-operators have now to examine the system of co-operative organization and methods of work in the province in the light of the recommendations of the Royal Commission on Agriculture in India. The Commission has pointed to many disquieting conditions in the movement, and the solution it has proposed is the patient and persistent education in the principles and meaning of co-operation of the members of primary societies by teachers competent to perform the task under adequate supervision. The recommendations of the Commission are under the consideration of the Department and co-operative institutions, and the future of the movement will depend largely upon the way in which they are approached.

III.—Working of Societies.

13. The total number of rural credit societies with unlimited liability declined further from 3,966 to 3,891. 190 societies were registered during the year against 173 in the previous year. There was a rush of applications for registration in some banks, and Bilaspur and Damoh received 82 and 36 proposals respectively. The largest number of societies, *viz.*, 38 was registered in Raipur, mainly in the Baloda Bazar tahsil where the movement

Progress of the Co-operative Movement,
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continues to expand and is admirably guided by a local committee under the chairmanship of Mr. R. B. Lakhe. Bilaspur comes next with 16 societies. Pendra zamindari was tackled for the first time, and a local committee has been formed at Pendra to look after the financing and supervision of societies situated in that area. Murwara and Brahmapuri come next with 14 societies each. Nagpur and Seoni follow with 13 and 12 societies respectively. The demand for new societies is spontaneous. 265 societies were cancelled. Of these 46 were in Balaghat, 31 in Harda, 30 in Betul, 20 in Jubbulpore and the rest in other banks.

14. The working capital of societies, excluding those under liquidation, increased from Rs. 1,58,71,405 to Rs. 1,62,09,459 and the loans due by members from Rs. 1,34,31,722 to Rs. 1,37,43,932. Recoveries increased from Rs. 10,71,931 to Rs. 14,32,512 in the Central Provinces and from Rs. 5,92,504 to Rs. 17,17,966 in Berar. Membership in societies other than those under liquidation increased from 58,039 to 61,559. The increase in the number of members was most marked in Sihora, Murwara and Raipur. This is the first time that membership has risen in spite of the fall in the number of societies. The agricultural conditions in the north of the province are mainly responsible for this, but there is little doubt that the increase is also an indication of the growing stability of the movement. I consider that the enrolment of new members in societies working well is more important than the registration of new societies. The average number of members per society increased from 15 to 16.

15. The average loan per member in societies, excluding those under liquidation decreased from 231 to 223 for the province as a whole, and from 102 and 750 to 101 and 742 in the Central Provinces and Berar respectively. The total loan advanced increased from Rs. 58,51,288 to Rs. 62,88,052, and cash advances also increased from Rs. 29,08,037 to Rs. 31,19,894. Of the latter, Rs. 16,01,607 were loaned out in the Central Provinces and Rs. 15,18,287 in Berar against Rs: 13,47,471 and Rs. 15,60,566 respectively in the previous year. Rs. 1,38,242 were advanced for seed, Rs. 9,84,271 for

expenses of cultivation, Rs. 6,90,567 for purchase of plough cattle, Rs. 6,60,151 for repayment of old debts, Rs. 2,20,370 for improvement of land and the balance for miscellaneous purposes. Of the total advances, 47 per cent represents cash loans, the percentages for the Central Provinces and Berar being 63 and 41 against 62 and 43 in the previous year. The concentration of loans in the hands of a few members is a very unsatisfactory feature in Berar, and about 22 per cent of members owe about Rs. 65 lakhs, the remaining owing Rs. 24 lakhs. The constitution of societies in Berar appears to be fundamentally unsound in that the majority of them consist of a few big members and a large number of small cultivators. It was at one time expected that the influential member would set a good example to his humbler brethren, but in practice he has acted as a drag on the movement. He has absorbed large sums, and is usually a defaulter. The elimination of big members from Berar societies is necessary in the best interests of the co-operative movement. Big people should, if the resources of the movement, permit, be catered for by the formaton of separate societies. In this view, the banks in Berar would do well to follow the resolution passed at the Khamgaon Conference held in 1927 according to which no member should owe to the society more than one-third of the total outstandings against all members. It would take a few years to deflate the existing loans and credit limits, but a beginning should be made immediately. Ellichpur has given a lead in this matter and has reduced the number of members owing more than Rs. 2,500 from 36 to 18. Appreciable decrease in the amounts owed by big borrowers is not visible in other banks in Berar, but by persistent propaganda we have succeeded in creating opinion against the practice of advancing large loans to a few individuals which has prevailed for a long time and which was looked upon with equanimity until recently, and it is anticipated that considerable progress will be made in the next few years in the decrease in outstanding against large borrowers and in placing future financing on a sounder basis.

16. The percentage of overdues in societies other than those under liquidation without allowing for renewals amounted to 35 in the Central Provinces and 21 in Berar

against 44·6 and 15·8 in the previous year. The percentage of arrears including renewals was 42·6 in the Central Provinces and 42·4 in Berar as compared with 50·4 and 29·4 last year. In the Central Provinces the number of societies under award fell from 509 to 406, but it increased in Berar from 70 to 105. The number of societies under liquidation rose in the Central Provinces from 557 to 701 and in Berar from 51 to 67. Out of 3,123 and 768 societies in the Central Provinces and Berar, 1,361 and 171 respectively took no loans in the present year against 1,671 and 149 last year. Demand has revived considerably in the Central Provinces, as will be seen from the fact that 1,850 societies took loans during the year under report against 1,007 in 1923-24. 798 societies failed to pay in full the interest due as against 1,046 societies in the previous year. Of the former, 625 were in the Central Provinces and 173 in Berar. This feature cannot wholly be ascribed to the agricultural conditions described in paragraph 4, and it is clear that there was wilful default.

17. The results of the audit classification for 1926-27 and 1927-28 are as below :—

	1926-27.			1927-28.		
	C. P.	Berar.	Total.	C. P.	Berar.	Total.
A. Very good...	*Nil*	*Nil*	*Nil*	*Nil*	3	3
B. Good ...	75	43	118	90	76	166
C. Fair ..	2,093	507	2,600	2,123	440	2,563
D. Bad and un-co-operative.	879	194	1,073	716	231	947
E. Financially dangerous.	164	11	175	194	18	212
Total ...	3,211	755	3,966	3,123	768	3,891

The number of A, B, and E class societies has increased, while that in C and D has fallen. The classification shows that there has been some improvement in the tone of societies.

18. The reorganization of societies was continued, 325 societies were reorganized in the Central Provinces and 96 in Berar. The progress of reorganization was hampered in the northern districts owing to the unsatisfactory agricultural situation. The quality of reorganization varies in banks according to the zeal and ability of the reorganizer and the interest taken by the leading directors in the work. It is to be feared that in some banks, notably Hoshangabad and Sihora, the work is not done properly and all items included in the term "reorganization" are not attended to. But on the whole, reorganization, when seriously undertaken and carried out completely, has justified itself by results, and societies reorganized in this manner are doing well.

19. Central Banks continue to give attention to the question of lowering rates of interest to societies. The Narsinghpur Central Bank reduced the rate to societies from 10 per cent to 9 per cent and the Akola Central Bank from 9 per cent to 8 per cent. Amraoti and Nagpur Central Banks lend at lower rates to punctual societies, and a similar measure is under contemplation by other banks. 884 societies enjoy the advantage of the reserve fund scheme against 616 in the previous year, and the rates of interest to members vary from 11½ per cent to 8 per cent. The scheme continues to have a good effect on the working of societies, but it has been noticed that some of these societies are reluctant to admit new members, as this would increase their working capital and might result in the withdrawal of the scheme. In such cases, societies have been advised to charge ordinary rates to members for five years. In one or two banks, the scheme is continued in the case of societies which default without valid reason. Only 4 out of 10 banks in Berar have adopted the scheme and the matter has been taken up with the banks concerned.

20. Deposits in societies from members and non-members have increased from Rs. 4,73,290 to Rs. 5,86,469. Deposits from members in the Central Provinces decreased from Rs. 1,00,656 to Rs. 90,023, while those from non-members increased from Rs. 7,800 to Rs. 17,023. Deposits from members and non-members in Berar rose from Rs. 1,08,220 and Rs. 2,56,614 to Rs. 1,33,725 and Rs. 3,45,698, respectively. Many societies pay

needlessly high rates on amounts deposited with them, and they have been advised to reduce them. The system of requiring members to deposit certain amount periodically has been adopted by some societies in Ellichpur, Buldana and Bilaspur, and its results will be watched with interest. The Mekhar Central Bank is taking steps to introduce "Home-safe" boxes amongst its societies with a view to encourage savings. It is desirable that systematic attempts should be made by societies to induce members and non-members to deposit money with them and that the Institutes should assist them in this work by constant propaganda.

IV.—Guaranteeing Unions of Primary Credit Societies.

21. The number of Circle Unions fell from 42 to 22. The societies affiliated to these unions declined from 182 with 2,883 members and a working capital of Rs. 15,86,572 to 86 with a membership of 1,574 and a working capital of Rs. 12,46,186. There are only 12 unions in the Central Provinces and 10 in Berar, and almost all of them will disappear in the next few years.

V.—Central Banks.

22. The number of Central Banks remained the same, *viz.*, 36, but since the close of the year, the registration of the Jalgaon Central Bank has been cancelled. The same fate is likely to overtake the Murtizapur Central Bank. The share capital of the Pusad Central Bank has increased by about Rs. 3,000 owing to the efforts of the Deputy Commissioner, Yeotmal, but the number of societies has not risen, as the bank is not in a position to maintain any staff and honorary workers are not forthcoming. I have suggested to the Berar Co-operative Institute to depute one of its Assistant Inspectors to Pusad for about a year.

23. The total working capital of banks increased from Rs. 2,07,17,109 to Rs. 2,14,46,463. Share capital rose from Rs. 19,91,610 to Rs. 20,14,830 for the whole province, but it fell in the Central Provinces from Rs. 12,96,943 to Rs. 12,86,365. Reserve and other funds increased from Rs. 21,13,104 to Rs. 24,10,087. Of this, Rs. 9,97,241 represent provision for bad and doubtful

debts. Bad debts amount to Rs. 5,51,616 in the Central Provinces and Rs. 97,593 in Berar, and doubtful debts to Rs. 4,43,488 and Rs. 5,11,246 respectively. Doubtful debts have decreased in the Central Provinces by Rs. 81,000, but they increased in Berar by 3 lakhs. The existing instructions regarding the classification of loans as bad or doubtful are unduly rigid, and the auditors generally err on the safe side in classifying assets. The question of modifying the instructions was under consideration during the year. Deposits from individuals rose from Rs. 1,05,73,238 to Rs. 1,20,37,042 for the whole province and from Rs. 41,97,225 and Rs. 63,76,013 in the Central Provinces and Berar to Rs. 45,02,183 and Rs. 75,34,859. It is of interest to note that in 1923-24 deposits in the Central Provinces and Berar amounted to Rs. 43,82,537 and Rs. 46,99,828 respectively It is evident that the Central Banks enjoy the full confidence of the public. The rates of interest in a majority of the Central Provinces Banks are reasonable; a large number of Berar banks also reduced the rates during the year, but the latter are still higher than they should be. Detailed suggestions were made to Berar banks to lower the rates offered by them, but some banks are reluctant to lower them. They appear to me to be unjustifiably nervous about the effects of reduction, but it is hoped that during the current year they will be converted to the view that the lowering of rates is a sound policy.

24. I must again record with pleasure that the Directors of many Central Banks continue to take much personal interest in the working of the movement. In particular, the prominent Directors of a majority of banks in Berar visited a large number of societies and did not spare themselves in their endeavours to realize outstandings from societies. The movement in Berar is fortunate in having in its service devoted co-operators like Rao Bahadurs K. V. Brahma, K. G. Damle, R. V. Mahajani and Khare, Messrs. Abhyankar, Soman, Godbole, Pingle and Deshmukh and many others. The Buldana Central Bank passed through a period of crisis, and I had to appoint a committee consisting of the Junior Deputy Registrar and Mr. Soman to inquire into the allegations of misappropriation of money by the Manager and the

Inspector. Almost the whole of the field staff of the bank was dismissed, and the bank now begins with a clean slate. The Mehkar Central Bank made good progress during the year. It undertook a survey of the financial condition of members of primary societies and also introduced the system of holding monthly meetings in some societies. These meetings are of great value; they enable members to come into close contact with one another and to discuss their difficulties; they thus promote the spirit of co-operation. A similar system was adopted in the Ellichpur and Amraoti Central Banks. Recoveries in Buldana, Malkapur and Khamgaon, although greater than those during last year, were distinctly disappointing, and the Directorate will do well to exert themselves more in the matter than they have done in the past. The Education Committees in Berar, which were referred to in last year's report, have not much work to their credit, except the holding of rallies. The members of the committee did not visit the societies in their charge except in the Amraoti Bank. The Berar banks have many problems before them, and the most pressing of these is the reorganization of societies, including the reassessment of credit limits of all members in general and of big borrowers in particular.

25. In the Central Provinces, reorganization is almost complete in Raipur, Brahmapuri, Wardha, Drug, Bhandara and Warora; very few societies remain to be liquidated, and the affairs of societies already cancelled will be wound up in a year or two. The Bilaspur Central Bank continues to be the best bank in the province, and the credit is due to Rai Bahadur B. Jagannath, Rai Saheb R. B. Mitra and other workers. It undertook a survey of results of co-operation in some societies which showed that several members had considerably increased their assets and reduced their liabilities. 72 societies have been reconstructed in Balaghat, and only four of them made wilful default in payment of loans. More than half of the work in connection with reorganization is completed in the Jubbulpore division, but the condition of the movement in Saugor and Damoh causes anxiety. The Sihora Central Bank suffers from a lack of honorary workers, and the staff in that bank stands in need of far greater supervision than has hitherto

been forthcoming. The Nimar District Central Bank in the Nerbudda division has improved during the year, and the Narsinghpur Central Bank continued to do well. Betul, Chhindwara and Pipariya banks exhibit slight improvement, but the Hoshangabad Central Bank has yet to understand that reorganization is not synonymous with mere refixation of instalments. The movement has shrunk considerably in Harda and Seoni tahsils, and as many as 61 societies are under liquidation in these areas. It will thus be seen that we are not yet out of difficulties, but there has been marked progress during the last three or four years. The patient pursuit of the policy laid down is the only remedy which can place the movement on a sound basis. The cost of management increased from Rs. 1,11,587 to Rs. 1,17,528 in the Central Provinces and from Rs. 62,367 to Rs. 72,954 in Berar and from Rs. 1,73,954 to Rs. 1,90,482 for the whole province. The Central Banks are slowly realizing the necessity of a trained staff, and the question of prescribing qualifications for the various grades of staff employed in the movement is being considered by the department in consultation with co-operative institutions. The net profits earned during the year increased from Rs. 3,78,957 to Rs. 4,00,624, but the unrealized interest increased by Rs. 45,000. Several banks have, in consequence, been unable to distribute dividends. The shareholders in a majority of these banks have borne the situation with patience, but those in one or two banks are much dissatisfied with this state of affairs.

26. With one or two exceptions, all Central Banks hold more than sufficient fluid resource for their fixed and savings deposits. The Provincial Bank continued to provide cover for deposits held by itself and for savings deposits of two banks, and this cover has exceeded the prescribed standard throughout the year. Of the total amount of fixed deposits held by Central Banks, at the end of the year, Rs. 59,99,574 fell due during the year. Of this, a sum of Rs. 4,74,827 had been transferred by Central Banks to the Provincial Bank, and for this the latter maintained its own cover. The cover required for the balance of Rs. 55,24,747 was Rs. 18,41,582. As against this, the amount of fluid resource of their own accumulated by Central Banks was Rs. 21,45,531. A

sum of Rs. 11,27,009 was invested in the name of the Registrar with the Provincial Bank, while the balance of Rs. 10,18,522 was invested in Government securities.

VI.—Provincial Bank.

27. The chief problem before the Provincial Bank is the investment of its surplus funds, which varied from Rs. 10¾ lakhs to Rs. 30¼ lakhs during the year. A large portion of the surplus is invested in Government securities, and some amounts were deposited for short terms with commercial banks. The formation of societies of big landholders for short-term credit appears to be one method of absorbing the surplus ; a certain portion available for long term can also be utilized in loans to housing societies. The question is engaging the attention of Managing Directors. Rates of interest on fixed deposits for two and three years were reduced from 5½ per cent and 6 per cent to 5¼ per cent and 5½ per cent, respectively, while the rate of interest on savings deposits was lowered from 4 per cent to 3½ per cent. Despite the reduction in rates, deposits from individuals rose from Rs. 20,28,031 to Rs. 22,56,807. Deposits from Central Banks fell from Rs. 9,41,209 to Rs. 9,33,390, while those from the Registrar increased from Rs. 36,95,637 to Rs. 41,11,980. The savings deposits rose from Rs. 3,02,481 to Rs. 3,90,233, while the deposits in current account increased by about Rs. 7,000. The current account business is not developing rapidly. The Local Government has sanctioned the investment of provident funds of employees of local bodies with the Provincial Bank, provided its permission is obtained in each case. The inland exchange business is almost stagnant, the profits increasing from Rs. 141 to Rs. 291. The question of constructing a strong room for the custody of securities lodged by clients is under the consideration of the bank.

28. During the year, recoveries of loans amounted to Rs. 39,62,585 against Rs. 26,42,207 in the previous year, while cash advances were Rs. 17,17,774 against Rs. 18,80,147 in 1926-27. The bank has reduced the rate on loans to Central Banks from 7 per cent and 7½ per cent to 6½ per cent and 7 per cent, and this has been

much appreciated by Central Banks. The amount due from Central Banks decreased from Rs. 29,57,223 to Rs. 18,59,229, of which Rs. 5,80,195 are due from the Central Provinces and Rs. 12,79,034 from Berar. Rao Bahadur M. G. Deshpande, the Chairman of the Provincial Bank, inspected several Central Banks and was of much assistance to me in straightening out the affairs of the Buldana Central Bank. Working capital increased from Rs. 89,61,187 to Rs. 89,85,557, but the profits decreased from Rs. 60,816 to Rs. 56,009.

VII-(i).—THE CENTRAL PROVINCES AND BERAR CO-OPERATIVE FEDERATION AND (ii) THE CO-OPERATIVE INSTITUTES, BERAR DIVISION AND JUBBULPORE AND NERBUDDA DIVISIONS.

29. The Federation held its annual Congress in November 1927, and the principal subjects discussed were the condition of the Co-operative movement and Mr. Vaidya's Tenancy Bill. It convened meetings of the Nagpur and Chhattisgarh divisions banks at Balaghat and Bilaspur respectively, with a view to the establishment of institutes in these divisions. The propaganda in the Chhattisgarh division has been successful, and a Divisional Institute has been registered towards the close of the year, but the efforts made to form an institute for the Nagpur division have so far been infructuous. The need for further endeavours to overcome the apathy of banks in this division is clearly indicated. Pamphlets on sixteen subjects connected with primary societies were prepared by the department, and Rai Bahadur B. Jagannath and Mr. D. K. Mehta were good enough to go through them. These have been made over to the Federation, which has published eight of them during the year. A manual on co-operation in Hindi was also written by a Circle Auditor under the supervision of the department, and the Federation proposes to publish it in the current year. The question of starting a magazine in Hindi devoted to co-operation and other allied subjects evoked much discussion in the Congress, which eventually resolved to issue a Hindi magazine, and the work was entrusted to Mr. K. P. Pande, the Governor. It is hoped that the magazine will be published in the current year. I am much indebted to Mr. K. P. Pande, for his close co-operation with the department and for

publishing, under the auspices of the Federation, the propagandist literature prepared during the year.

30. The Berar Institute is steadily increasing in usefulness, and is receiving the fostering care of Rao Bahadur K. V. Brahma, its President. The number of societies affiliated to the Institute rose from 525 to 612. None of the societies affiliated to the Yeotmal Central Bank have yet joined the Institute, and as membership is voluntary, propaganda by the Institute and the good will of the Yeotmal Central Bank are necessary. Government made a grant of Rs. 10,188 to the Institute, which has enabled it to increase the number and improve the quality of its staff, and the latter now consists of two Inspectors, thirteen Assistant Inspectors and four Magic Lantern Operators. There are two grades for Assistant Inspectors, one on Rs. 45—3—90 and another on Rs. 30—2—40—2½—50. It is proposed that, as soon as the Assistant Inspectors in the latter grade are absorbed in banks, there should be only one grade of Assistant Inspectors on Rs. 45—3—90. This is one of the conditions of the grant from Government. Four meetings of the Standing Committee were held, and I addressed one of them on the need for systematising the arrangements for the supervision and education of societies. The discussions in this meeting led to the adoption of the group system in Berar. Classes for the training of literate members of societies were held at six centres. The Institute also assisted in the Refresher Course for Auditors and Managers at Amraoti. It organized 68 rallies, and published three books in Marathi, *viz.*, (*i*) Practical suggestions in the working of societies by Mr. V. K. Soman, (*ii*) The Co-operative Society, its history, organization and purpose by Mr. S. V. Mehendale, Manager, Ellichpur Central Bank, and (*iii*) The Co-operative Societies' Manual by Mr. Dharmadhikari, the Inspector of the Institute. The last was approved by the Education Department as a prize-book and for the use of teachers in High and Normal Schools. I am in correspondence with that department regarding the inclusion of selected portions of the book in the curriculum of Normal Schools in Marathi-speaking districts. The Marathi magazine maintains its popularity, and the Agricultural and

Veterinary Departments now contribute articles to it. A Divisional Co-operative Conference was held under the auspices of the Institute at Yeotmal. It was presided over by Mr. L. B. Bhopatkar of Poona. The Conference passed several resolutions of a practical nature touching the weak spots of the Co-operative movement. One of its most important resolutions was the appointment of a Committee consisting of Rao Bahadur K. V. Brahma, Rao Bahadur M. G. Deshpande and myself to visit Central Banks in Berar and to advise them. The Committee visited the Akola Central Bank in April 1928 and has, since the close of the year, issued a lengthy report. The Conference also resolved to undertake an economic survey of one village in Berar, and Kathora village in the Amraoti district has been selected. The staff of the Institute lectured on Co-operation in Normal and Anglo-Vernacular schools, and lectures illustrated by magic lantern slides specially prepared for Berar were delivered at 142 places. The President of the Institute attended the annual general meetings of 8 banks and visited 26 societies. During the last five years, I have watched with much interest the development of the Institute, and it has now become the recognized organ of co-operative opinion in Berar. The department has always secured the willing co-operation of the Institute in many schemes affecting the movement, and my personal thanks are due to Rao Bahadur K. V. Brahma, whose advice on many difficult matters has been of great value to me. The movement is faced by many difficulties in Berar, but I have reason to hope that these will be solved under the guidance of the Institute.

31. The Jubbulpore and Nerbudda Divisions Institute is slowly gaining the confidence of its affiliated banks. The contributions are now paid regularly, and the Local Government has assisted it with a liberal grant of Rs. 10,000. The income of the Institute, excluding the Goverment grant, amounts to Rs. 7,000. The Institute organized two classes at Jubbulpore for the training of outsiders for the posts of Managers and for the training of local instructors and society moharrirs. Classes for the training of literate members of societies were also held under its auspices in ten out of the twelve affiliated banks. A divisional conference was held at Pipariya in March

1928, and I took this opportunity to discuss with the workers present the situation created by the attack of rust in the northern districts. The conference was presided over by Rao Bahadur M. G. Deshpande, who delivered a useful address. The resolutions passed at the Conference were not, however, equally useful, and in fact some of them had only very remote connection with the co-operative movement. I missed in the deliberations of the conference the spirit of self-help and determination. A District Co-operative Conference was held at Mandla, and it is reported to have been successful. The staff of the Institute took part in rallies and in reorganization, and it also delivered lectures illustrated by magic lantern slides. The Institute has worked in close consultation with the department, and its future is hopeful. The area covered by it is, however, large, and it is a matter for examination whether there should not be separate Institutes for the Jubbulpore and Nerbudda divisions. A smaller area would enable workers to be in greater touch with one another than at present, and many matters which are at present attempted to be settled by correspondence between the Institute and the banks could be attended to personally by honorary workers. Mr. P. S. Tiwari, the President, and Mr. Kuchar, the Honorary Secretary, have devoted much attention to the affairs of the Institute.

VIII.—Agricultural Societies for purposes other than credit.

32. Eighty-five primary agricultural credit societies in the Sihora tahsil conduct seed business againt 57 in the previous year, but the management of some of them is not efficient. The *bandas* are not looked after properly, and the old seed requires to be replaced. A few societies in Saugor and Mandla have also started dealing in seed. It is possible for societies to take advantage of the *barhi* scheme of the Agricultural Department, and the Circle Officers of the Jubbulpore and Nerbudda divisions have been asked to give attention to this matter. Societies are being encouraged to purchase improved agricultural implements, *e. g.*, winnowers and ploughs, out of their reserve funds for the use of members and non-members.

33. During the year, four agricultural associations were registered at Arjuni, Balaghat, Morsi and Karajgaon. The total number of associations thus increased from 11 to 15. Their membership rose from 1,034 to 1,143, their paid-up share capital from Rs. 38,097 to Rs. 45,537, their sales from Rs. 51,836 to Rs. 57,767, and they earned a profit of Rs. 3,568 against Rs. 885 last year. The question of establishing a closer contact between these associations and the credit societies is worthy of investigation.

34. The Mehkar Landholders' Co-operative Association which is affiliated to the Provinicial Bank has made a good beginning, and it has been punctual in its repayments to the Provincial Bank.

35. The number of adat shops increased from 3 to 4. The Akola adat shop made some progress during the year. Its membership increased from 242 to 272, and its profits from Rs. 1,344 to Rs. 2,305, while the number of carts sold through it rose from 1,226 to 2,152, of which 1,730 belonged to members. Its supply business, however, declined from Rs. 9,096 to Rs. 5,820. The agricultural assistant deputed to help the adat shop conducted propaganda with a view to advertise its existence and to make the advantages of dealing through it known to members, but his services do not appear to be fully utilized by the Akola Central Bank and the shop. It is desirable to place the agricultural assistant under the direct control of the department. The membership of the Amraoti adat shop increased from 49 to 90, the number of carts sold through it from 730 to 1,555 and the profits from Rs. 313 to Rs. 1,482. An agricultural assistant was placed at the disposal of the shop towards the end of the year. The future of the Dhamangaon shop is uncertain, though it should be added that the number of carts sold increased from 195 to 686. The Darwah adat shop which was registered during the year secured a business of Rs. 70,000 but on account of initial expenses and a too highly paid staff it sustained a small loss of Rs. 161. It will be useful to convene a conference of representatives of adat shops with a view to exchange ideas, to examine the difficulties

facing them and to determine the lines of future development, and the Berar Institute will be requested to arrange this at the time of the next Divisional Conference.

IX.—NON-AGRICULTURAL CREDIT SOCIETIES WITH UNLIMITED LIABILITY.

36. The number of these societies increased from 26 to 35. 9 societies were cancelled, *viz.*, 5 in Harda, 3 in Betul and 1 in Jubbulpore. 17 societies of weavers were registered in Saugor and one in Chhindwara. The societies in Saugor are affiliated to a purchase and sale society, which will supply yarn to weavers and sell their finished goods. The latter has not commenced its work as yet. The membership of this class of societies increased from 357 to 476 and their working capital from Rs. 23,910 to Rs. 32,486, the loans due by members from Rs. 15,209 to Rs. 23,203 and the overdues from Rs. 7,166 to Rs. 8,057. The Commercial Agent attached to the Department of Industries is in touch with many of these societies and assists them with advice.

X.—NON-AGRICULTURAL CREDIT SOCIETIES WITH LIMITED LIABILITY.

37. The number of these societies increased from 15 to 21. Six clerks' societies were registered at Nagpur, Nimar, Raipur, Bilaspur, Amraoti and Akola. At the request of the Provincial Clerks' Association, a set of model by-laws has been circulated to all Deputy Commissioners, and the auditors of the department have been asked to help in the organization of societies amongst clerks. The membership of these societies increased from 7,642 to 10,440, the share capital from Rs. 2,63,401 to Rs. 3,50,942, the working capital from Rs. 5,86,933 to Rs. 7,75,363, the reserve fund from Rs. 27,735 to Rs. 34,345 and the profits from Rs. 39,283 to Rs. 50,586, while out of Rs. 7,12,469 outstanding against members, only Rs. 1,766 or less than ¼ per cent was overdue. Deposits from members increased from Rs. 1,66,098 to Rs. 2,24,953, of which Rs. 1,97,912 represent deposits from members of the Gun Carriage Factory Society, Jubbulpore. Deposits from non-members increased from Rs. 1,18,061 to Rs. 1,48,582. All the societies under this class continue to make steady progress.

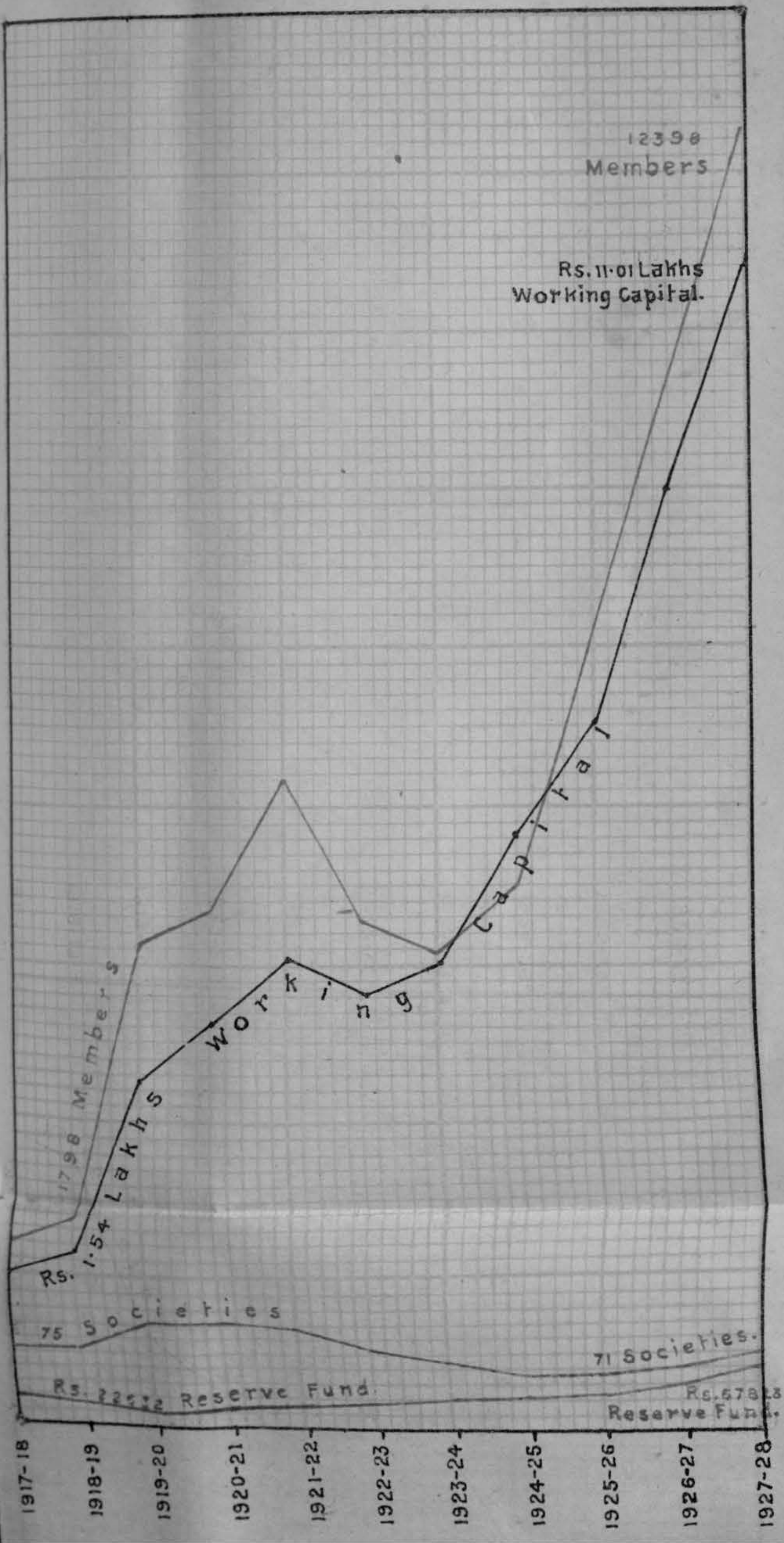
XI.—Non-Agricultural Societies for Purposes Other Than Credit.

38. The number of co-operative stores decreased from 10 to 8. The registration of the Bhandara store was cancelled, while the Mehkar store was converted into an agricultural association. The affairs of the Gun Carriage Factory Store have not improved perceptibly. The Empress Mills Co-operative Store is working well. The Akola Normal School Store has made a promising beginning. The sales of the Basim Weavers' Industrial Association increased from Rs. 54,093 to Rs. 74,007 and profits from Rs. 3,193 to Rs. 3,764. The Association has succeeded in ousting yarn merchants from Basim. A pamphlet on co-operative stores in schools and colleges was prepared by the department and circulated to all schools and colleges. The formation of stores in these institutions is an effective method of teaching co-operation to students.

39. The Mandla Kasari Society referred to in last years' report, must be pronounced to be a failure. In view of several unsuccessful attempts made by the Revenue, Industries and Co-operative Departments to assist bell-metal workers in the past, I was reluctant to register this society, but as their condition was deplorable owing to the floods of 1926, I registered it on an assurance from members that they would remain steadfast to the society. The district authorities also promised to supervise it, and the Flood Relief Committee gave it a donation of Rs. 3,000. I also persuaded the Mandla District Bank to advance a large loan to the society. The members have, however, proved disloyal, and the society is now left with a large stock of goods which does not find a renumerative market. The department has now had bitter experience of bell-metal workers, and no further endeavours will be made to help them. The society is being cancelled.

40. The housing societies at Akola and Khamgaon are making slow progress. Their share capital increased from Rs. 10,300 to Rs. 15,200. the Provincial Bank loan from Rs. 27,213 to Rs. 34,040, the working capital from Rs. 39,104 to Rs. 52,488 and the profits from Rs. 850 to Rs. 1,101. Overdues have, unfortunately, risen from Rs. 1,228 to Rs. 2,520.

Progress of the Co-operative Movement,
(Non agricultural Societies only.)



A thrift and saving society has been registered during the year at Ellichpur, but it had hardly commenced its work by the end of the year.

41. The Amraoti Dairy Society continues to be in an unsatisfactory condition, and although it has requested me not to cancel its registration it is clear that it has no chances of success. Its total losses amount to Rs. 11,886. The Telinkheri Dairy Gaoli Society continues to work well.

XII.—Reserve Funds.

42. The reserve funds of Central Banks and societies increased from Rs. 37,58,091 to Rs. 40,51,678. Of the total amount, the Provincial Bank owned Rs. 1,85,000, the Central Banks Rs. 8,26,169, the primary agricultural societies Rs. 29,59,946 and other kinds of societies Rs. 80,563. These figures include the reserve funds of societies under liquidation which stand at Rs. 2,62,981. Reserve funds constitute 3·8 per cent of the working capital of Central Banks and 16·7 per cent of that of primary societies.

43. The reserve funds of the movement are invested as follows : —

A.—Central Provinces.

	Rs.
(*i*) *Societies*—	
In shares of the Provincial Bank	2,27,340
In shares of Central Banks	70,400
In fixed deposit in the Registrar's name with Central Banks ...	16,471
In post office cash certificates	92,806
In Registrar's deposit account with the Provincial Bank ...	10,05,949
In societies under the reserve fund scheme ...	1,12,300
Total ...	15,25,266
Uninvested	1,26,415
Total ..	16,51,681
(*ii*) *Central Banks*—	
In shares of the Provincial Bank	1,65,850
In their own shares	2,339
In Government securities held by Central Banks ...	1,474
In post office cash certificates	17,945
In Registrar's deposit account with the Provincial Bank ...	3,22,099
Total ...	5,09,707
Uninvested	10,213
Total ...	5,19,920
Grand total, Central Provinces ...	21,71,601

B.—BERAR.

		Rs.
(*i*) *Societies*—		
In shares of the Provincial Bank	...	1,30,950
In shares of Central Banks	...	11 425
In post office cash certificates	...	50,676
In Government securities held by Central Banks	...	2,17,223
In Registrar's deposit account with the Provincial Bank	...	6,87,427
In societies under the reserve fund scheme	...	29,059
Total	...	11,26,760
Uninvested	...	2,62,068
Total	...	13,88,828
(*ii*) *Central Banks*—		
In shares of the Provincial Bank	...	79,880
In post office cash certificates	...	11,649
In Government securities held by Central Banks	...	35,965
In Registrar's deposit account with the Provincial Bank	...	1,29,175
Fixed deposit with the Provincial Bank	...	31,000
Total	...	2,87,669
Uninvested	...	18,580
Total	...	3,06,249
Grand total, Berar	...	16,95,077
Grand total, Central Provinces and Berar	...	38,66,678

XIII.—DISPUTES AND LITIGATION.

44. 1,156 final awards were issued in the year under report against 1,049 in the preceding year. Of these, 142 were against societies and 1,014 against members. The number of draft awards issued during the year also increased from 1,224 to 1,342.

45. At the beginning of the year under report, the total number of awards pending in the Central Provinces was 1,935, and the amount due thereon was Rs. 14,50,789. Of these, 509 were against societies, the amount due being Rs. 10,86,193 and 1,426 against members, the amount due being Rs. 3,64,596.

At the close of the year, the total number of awards outstanding had decreased to 1,885 and the amount involved therein to Rs. 11,15,295. Of these, 406 were against societies, the amount due being Rs. 7,51,346, and 1,479 against members, the amount due being Rs. 3,63,949. In Berar, the number of awards at the

beginning of the year was 785 and the amount due under them Rs. 11,93,703. Of these, 70 were against societies, the amount due being Rs. 5,59,621, and 715 against members, the amount due being Rs. 6,34,082. At the end of the year, the number had increased to 1,216 and the amount due to Rs. 22,79,982, of which Rs. 12,57,034 were due from 105 societies and Rs. 10,22,948 from 1,111 members. Thus at the end of the year, there were in the whole province awards against 511 societies for a total sum of Rs. 20,08,380 and against 2,590 members for a total sum of Rs. 13,86,897, the total number of awards having increased from 2,720 to 3,101 and the amount from Rs. 26,44,492 to Rs. 33,95,277.

46. At the beginning of the year, the total number of societies under liquidation was 608, of which 557 were in the Central Provinces and 51 in Berar, and the amount due from them was Rs. 9,27,333, of which Rs. 7,63,915 were due by the societies in the Central Provinces and Rs. 1,63,418 in Berar. At the close of the year, the total number of societies under liquidation had increased to 768, and the amount outstanding against them to Rs. 11,80,546, of which Rs. 9,62,145 were due by 701 societies in the Central Provinces and Rs. 2,18,401 by 67 societies in Berar. Recoveries during the year amounted to Rs. 2,63,615 in the Central Provinces and Rs. 55,666 in Berar.

47. The auditors attached to Betul, Pipariya, Harda and Nimar banks were invested with the powers of Tahsildar in order to ensure prompt action on certificates issued by the Registrar for the recovery of dues as arrears of land revenue, and the staff was strengthened by the addition of five temporary auditors for a period of three years to enable the department to make satisfactory arrangements for the liquidation of societies in those banks where the number of societies under liquidation is large. Under this scheme, auditors have been appointed as liquidators in Balaghat, Chhindwara, Betul, Pipariya, Nimar and Harda, and recoveries have improved. The question of recovering from the banks concerned the expenditure incurred by Government on account of the appointment of auditors as liquidators will be considered at the end of three years in the light of their financial position.

48. The Registrar issued 241 certificates for the recovery of dues as arrears of land revenue under section 225 (*c*) of the Central Provinces Land Revenue Act and section 158-A of the Berar Land Revenue Code.

49. The total sum due from societies and members under award and societies under liquidation was Rs. 45,75,823 or 30·6 per cent of the total loans outstanding against Rs. 35,71,825 or 24 per cent in the previous year. For the Central Provinces, the percentage of such debts decreased from 34·3 to 31·4, but it increased in Berar from 8·7 to 29·8.

XIV.—AUDIT AND INSPECTION.

50. All societies due for audit were audited, 2,968 by Federation auditors and other officials, 170 by members of societies licensed for the purpose, and the remainder by Government auditors. In some banks, societies were audited by group-officers. This arrangement is unsound in principle and has proved unsatisfactory in practice, and is being altered. The total non-official expenditure on audit amounted to Rs. 27,810 in the Central Provinces and Rs. 3,324 in Berar, the contributions by Central Banks towards the cost of audit and writing of accounts of primary credit societies being Rs. 18,957 and Rs. 7,322, respectively. Societies in the Central Provinces also contributed Rs. 20,060 to supplement the deficit in the Federation Fund. The Federation subscription was abolished in Narsinghpur, and the expenditure on audit and writing of accounts is met largely by a levy on the profits of primary societies.

51. At the beginning of the year, there were 401 members trained in accounts and 64 in audit. In the Central Provinces 48 members were trained in accounts during the year. In Berar, the Institute and banks trained 82 members in accounts and one in audit. Thus the number trained in the writing of accounts and audit during the year was 130 and 1, respectively, against 94 and 7 last year. Fifteen members in the Central Provinces and 212 members in Berar wrote the accounts of 51 and 301 societies, respectively. The number of societies in which the accounts were written by members decreased from 68 to 51 in the Central Provinces and increased

in Berar from 208 to 301, while the number of societies audited by members was 30 and 129 in the Central Provinces and Berar, respectively, against 183 and 126 last year. Members of some societies have now started writing loan applications and proceedings books.

52. All the Central Banks were inspected during the year by the superior staff of the department and some of them twice or thrice. I inspected 13 banks and about 100 societies. I also toured in the northern districts in May to discuss with the banks the situation created by rust. Other officers of the department inspected banks within their jurisdiction, inspected 349 societies and attended 62 rallies. The Chief Auditors super-audited 7 banks and conducted the test-audit of 71 societies.

53. The District and Sub-Divisional Officers continue to inspect societies and attend rallies, and their general help is valuable to the movement. The officers of the Agricultural Department assist us in rallies and training classes. The Veterinary Department is also represented in a few rallies. The Education Department has interested itself in the formation of societies in normal schools and colleges. The Public Health Department has supplied us with a large quantity of propagandist literature.

XV.—Attitude of the public and general remarks.

54. The attitude of the public is sympathetic. We have endeavoured to ensure that both the department and honorary workers pool their resources and activities in the cause of the movement, and the relations between them have been cordial. The names of many gentlemen who have devoted their time to the movement have been mentioned in the body of the report. To them and others, *viz.*, Mr. W. B. Lakhe, Honorary Secretary, Raipur Central Bank, Mr. Geo. Forrester, President, Murwara Central Bank, Messrs. Hardayal Agnihotri and G. D. Pathak, President and Honorary Secretary, Mandla District Bank, Mr. D. K. Mehta, President, Seoni Central Bank, Mr. G. R. Wakhle, Honorary Secretary, Saugor Central Bank, Rai Saheb Seth Motilal, Honorary Secretary, Sohagpur Central Bank, Mr. Lakshmi Prasad, Honorary Secretary, Narsinghpur

Central Bank, Mr. Awasthy, Honorary Secretary, Betul Central Bank, Rao Bahadur N. K. Kelkar, President, Balaghat District Bank, Mr. Patwardhan, Honorary Secretary, Nagpur Central Bank, Mr. Shinolikar, Honorary Secretary, Brahmapuri Central Bank, Messrs. Chitale and Pradhan, Vice-President and Honorary Secretary, Daryapur Central Bank, and all the remaining non-officials, the best thanks of the movement are due.

The Government staff has continued to render devoted service.

C. M. TRIVEDI,

NAGPUR : *Registrar, Co-operative Societies, Central Provinces and Berar.*

The 18*th Dec.* 1928.

Govt. Press, Nagpur :—No. 1395, Regr., Co. of Soc.—21-1-29—375.

STATEMENTS.

Name of Central Bank.		Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans	
		Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others	Individuals.	Banks — Cash.
1		2	3	4	5	6	7	8	9(*a*)
								Rs.	Rs.
I									
(*a*) PROVINCIAL BANKS		37	2,582	35	...	5	1	874	17,17,774
Total previous year.		*36*	*2,164*	*35*	...	*5*	...	*2,512*	*18,80,147*
II.									
(*b*) CENTRAL BANKS.									
District.	Central Banks.								
Nagpur ...	Nagpur ...	3,596	202	...	202	...	...	11,607	4,61,140
Bhandara ...	Bhandara ...	2,045	115	...	114	...	1	1,757	57,846
Chanda ...	Brahmapuri ...	1,389	112	...	112	...	...	637	90,090
	Warora .	764	52	...	52	...	...	2,109	75,343
Wardha ...	Wardha ...	910	60	...	58	...	2	926	1,87,597
Balaghat ...	Balaghat ...	4,372	142	...	142	...	...	4,785	15,515
Jubbulpore ...	Jubbulpore ...	2,575	155	...	154	...	1	1,166	2,25,360
	Sihora ...	4,267	251	...	250	1	...	29,424	1,85,052
	Murwara ...	1,723	120	...	120	...	...	9,840	68,230
Saugor ...	Saugor ...	1,590	98	...	83	15	...	2,701	69,966
Damoh ...	Damoh ...	1,051	69	...	65	...	4	115	68,828
Mandla ...	Mandla ...	1,542	112	...	111	...	1	675	48,420
Seoni ...	Seoni ...	1,845	136	...	135	1	...	8,445	46,804
Hoshangabad.	Hoshangabad ...	1,843	111	...	108	3	...	7,839	21,676
	Harda ...	1,040	57	...	53	4	...	826	27,509
	Sohagpur ..	2,078	154	...	154	...	...	4,346	13,099
Betul ...	Betul ...	3,467	217	...	214	3	...	5,903	39,923
Nimar ...	Nimar ...	1,876	82	...	81	...	1	538	42,578
Narsinghpur ...	Narsinghpur ...	2,556	205	...	205	...	...	2,612	1,10,903
Chhindwara ...	Chhindwara ...	2,724	111	...	102	4	5	8,673	25,394
Raipur ...	Raipur ...	5,464	224	...	223	1	...	803	2,05,410
Bilaspur ...	Bilaspur ...	2,762	223	...	223	...	...	714	3,73,229
Drug ...	Drug ...	4,591	109	...	109	...	...	3,442	76,773
Total Central Provinces ...		56,070	3,117	...	3,070	32	15	1,09,883	25,36,685
Amraoti ...	Amraoti ...	2,416	121	...	118	..	3	3,322	7,63,833
	Ellichpur ...	695	44	...	43	1	...	2,584	83,523
	Morsi ...	819	43	...	43	...	...	2,426	3,14,377
	Daryapur ...	679	40	...	40	...	...	260	88,813
Yeotmal ...	Yeotmal ...	1,596	90	..	90	...	...	9,292	1,94,838
	Pusad ..	83	3	...	3	...	...	...	5,650
Akola ...	Akola ...	2,825	135	...	125	...	10	6,527	3,23,067
	Murtizapur ...	53	...	...	...	...	...	...	...
Buldana ...	Buldana ...	747	44	...	44	...	...	260	24,141
	Khamgaon ...	1,947	112	...	110	...	2	2,288	31,678
	Mehkar ...	1,864	89	...	88	1	...	2,921	1,24,076
	Malkapur ...	841	54	...	54	...	...	373	73,042
	Jalgaon ...	...	...	...	...	...	...	...	...
Total Berar ...		14,565	775	...	758	2	15	30,253	20,27,038
Total Central Banks ...		70,635	3,892	...	3,828	34	30	1,40,136	45,63,723
Total previous year ...		*71,207*	*3,950*	...	*3,881*	*22*	*47*	*89,451*	*41,05,927*

	made during the year to			Receipts from loans and deposits repaid during the year by				
	and Societies.			Individuals.	Bank and Societies.			
	Paper renewal.	Book adjustment.	Total.		Cash.	Paper renewal.	Book adjustment.	Total.
	9(b)	9(c)	9	10	11(a)	11(b)	11(c)	11
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	72,000	9,81,590	27,71,364	1,478	27,42,660	72,000	11,47,925	39,62,585
	8,62,277	*3,05,400*	*30,47,824*	*3,073*	*15,51,377*	*8,62,277*	*2,28,553*	*26,42,207*
N.	1,10,559	45,890	6,17,589	11,306	5,04,305	1,10,559	...	6,14,864
B.	...	12,010	69,856	710	68,080	...	11,746	79,826
Br.	1,904	15,009	1,07,003	697	84,342	1,904	4,777	91,023
W.	...	13,373	88,716	2,113	91,846	...	1,820	93,666
Wr.	1,379	25,268	2,14,244	934	2,25,234	1,379	319	2,26,932
B.	...	33,378	48,893	5,744	64,550	...	29,574	94,124
J.	48,103	31,278	3,04,741	396	2 34,015	48,103	8,944	2,91,062
S.	46	68,757	2,53,865	8,237	69,013	46	6,047	75,106
M.	28,548	18,930	1,15,708	237	35,070	28,548	3,663	67,281
S.	29,894	16,143	1,16,003	2,792	56,835	29,894	6,736	93,465
D.	35,776	11,109	1,15,713	158	48,492	35,776	...	84,268
M.	83,309	17,297	1,49,026	576	32,584	83,309	1,732	1,17,625
S.	37,491	18,073	1,02,368	8,116	37,120	37,491	3,139	77,750
H.	...	34,647	56,323	5,412	44,200	...	26,515	70,715
Hr.	...	14,090	41,599	918	54,481	...	12,632	67,113
S.	84,235	38,113	1,35,447	4,997	35,211	84,235	18,148	1,37,594
B.	...	58,299	98,222	4,844	93,978	...	15,656	1,09,634
N.	...	27,298	69,876	840	1,43,835	...	10,564	1,54,399
Nr.	...	39,754	1,50,657	2,309	1,71,124	...	12,306	1,83,430
C.	16,269	20,542	62,205	7,620	72,230	16,269	3,330	91 829
R.	...	24,387	2,29,797	1,674	2,04,304	...	28,009	2,32,313
B.	35	28,160	4,01,424	1,078	3,23,683	35	6,409	3,30,127
D.	...	14,253	91,026	3,678	74,754	...	8,724	83,478
	4,77,548	6,26,068	36,40,301	75,416	27,69,286	4,77,548	2,20,790	34.67,624
A.	...	2,22,234	9,86,067	2,895	9,68,818	...	6,774	9,75,592
E.	6,175	40,727	1,30,425	2,228	1,37,623	6,175	1,523	1,45,321
M.	...	57,471	3,71,848	2,145	3,65,573	...	57,471	4,23,044
D.	1,40,550	38,751	2,68,114	710	1,58,050	1,40,550	1,512	3,00,112
Y.	7,70,158	1,28,169	10,93,165	9,365	3,02 649	7,70,158	...	10,72,807
P.	2,808	952	9,410	...	10,153	2,808	15	12,976
A.	3,30,269	2,63,177	9,16,513	5,963	5,81,220	3,30,269	52,376	9,63,865
Mr.	...	...	...	...	...	...	...	...
B.	...	43,595	67,736	135	27,373	...	...	27,373
K.	...	78,317	1,09,995	2,283	90 078	...	2,642	92,720
M.	...	79,196	2,03,272	2,633	2,29,027	...	...	2,29,027
Mr.	...	45,078	1,18,120	427	60,820	...	856	61,676
J.	...	...	...	...	...	...	...	...
	12,49,960	9,97,667	42,74,665	28 784	29,31,384	12,49,960	1,23,169	43,04,513
	17,27,508	16,23,735	79,14,966	1,04,200	57,00,670	17,27,508	3,43,959	77,72,137
	16,75,485	*14,68,012*	*72,49,424*	*74,089*	*39,03,083*	*16,75,485*	*2,90,677*	*58,69,245*

Name of Central Bank.		Loan due by		Loans and deposits received during the year from		
		Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individuals and other sources.
1		12	13	14	15	16
I. (a) PROVINCIAL BANKS ...		Rs. 1,035	Rs. 18,59,734	Rs. 52,99,197	Rs. 40,370	Rs. 41,33,07
Total previous year ...		*1,639*	*30,50,955*	*45,05,971*	*87,865*	*49,73,33*
II. (b) CENTRAL BANKS.						
District.	Central Banks.					
Nagpur ...	Nagpur ...	560	5,57,121	42,596	15,417	3,96,36
Bhandara ...	Bhandara ...	5,223	1,22,573	...	7,997	78,79
Chanda ...	Brahmapuri ..	639	1,36,620	24,972	5,5 3	38,19
	Warora ..	270	1,58,373	12 850	6,451	1, 0,29
Wardha ...	Wardha ...	76	2,13,916	40,971	7,384	1,54,63
Balaghat ...	Balaghat ...	1,965	4,16,441	...	15,260	1.74,89
Jubbulpore ...	Jubbulpore ...	915	4,31,490	1,05,596	15.568	5.02,30
	Sihora ...	26,606	6,48,806	2,61,627	37,933	2,76,87
	Murwara ...	10,159	1,72,667	76.693	13 425	64,68
Saugor ...	Saugor ...	308	2.49,316	37,910	11,569	64,87
Damoh ...	Damoh ...	153	2,36.058	6,027	10,648	1,05,85
Mandla ...	Mandla ...	297	1.47,665	20,518	9,371	87,02
Seoni ...	Seoni ...	7,608	1,52,030	...	11 684	1,34,36
Hoshangabad ...	Hoshangabad ...	12,999	3,43,283	13,766	9,849	2,21,06
	Harda ...	148	1,18,686	100	6,639	86,78
	Sohagpur ...	450	2.83,013	24,757	19.547	42,751
Betul ...	Betul ..	5,560	4.29,149	60,955	22,781	2,11,81
Nimar ...	Nimar ...	798	2,85.898	28,917	11,702	1,12,79
Narsinghpur ...	Narsinghpur ...	323	3,49,047	40,881	13,539	1,90,29
Chhindwara ...	Chhindwara ...	3,526	3,11,723	13,372	16,364	2,13.35
Raipur ...	Raipur ...	279	3,54,269	1,25,032	22,860	1,70,56
Bilaspur ...	Bilaspur ...	1,700	3,68,485	2,209	12,353	3,09,68
Drug ...	Drug ...	276	1,27,022	...	9,333	35,35
Total Central Provinces ...		80,838	66,13,651	9,39,749	3,13,635	38,13,64
Amraoti ...	Amraoti ...	2,471	19,61,359	10,61,470	76,924	25,71,401
	Ellichpur ...	650	3,17,952	1,34,577	13,681	1,62,696
	Morsi ...	2,651	4,07,710	3,85,286	15.290	3,91,017
	Daryapur ...	167	3,00,254	1,22,803	9,112	3,06,898
Yeotmal ...	Yeotmal ...	1,277	11,10,752	9,11,513	37,071	8,97,707
	Pusad ...	...	3,482	5,000	251	...
Akola ...	Akola ...	1,255	20,99,993	14,11,036	89,745	17,44,707
	Murtizapur ...	...	4,375	...	...	...
Buldana ...	Buldana ...	338	4,11,877	88,487	11,310	1,16,186
	Khamgaon ...	1,202	8,01,218	1,14,752	22,748	3.98,397
	Mehkar ...	432	5,26,806	2,08,187	28,948	1,86,429
	Malkapur ...	389	4,08,825	70,301	13,789	1,77,667
	Jalgaon ...	..	...	...	...	...
Total Berar ...		10,832	83,54,403	45,13,412	3.18,869	69,53,105
Total Central Banks ...		91,670	1,49,68,054	54,53,161	6,32,504	1,07,66,75
Total previous year ...		*55,734*	*1,48,25,225*	*40,01,742*	*5,32,144*	*97,20,525*

Central Banks.—(Contd.)

	Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from	
					Societies.	Provincial or Central Banks.
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs,	Rs.	Rs.
	...	...	26,333	6,22,321	91,348	50,21,064
	...	...	*23,673*	*6,11,477*	*1,01,295*	*45,92,821*
N.	...	...	8,551	76,620	73,036	...
B.	...	...	4,632	44,920	54,281	...
Br.	...	...	2,873	41,314	31,219	22,715
W.	...	...	2,066	25,859	36,170	...
Wr.	..	...	3,149	52,170	33,677	...
B.	...	...	4,972	90,096	1,55,357	30
J.	...	...	6,698	46,300	72,717	42,386
S.	...	...	6,873	75,360	2,06,255	2,58,586
M.	...	...	4,680	19,602	36,063	56,634
S.	...	...	3,155	49,440	55,740	20,078
D.	...	...	1,971	50,545	58,355	5,803
M.	...	...	3,309	25,486	21,560	20,875
S.	...	...	3,864	37,790	29,184	...
H.	...	...	5,719	59,913	88,024	7,892
Hr.	...	...	4,092	40,693	42,783	...
S.	...	...	4,351	38,257	1,02,028	1,26,416
B.	...	...	6,135	78,215	1,49,213	16,855
N.	...	...	6,482	73,915	56,640	17,790
Nr.	...	...	5,657	62,195	83,489	4,922
C.	...	...	6,231	66,960	83,146	59
R.	...	...	12,071	92,463	77,110	...
B.	...	...	6,977	68,860	42,476	...
D.	...	...	3,020	69,392	55,105	...
	...	...	1,17,528	12,86,365	16,43,628	6,01,041
A.	...	...	18,095	1,42,075	3,17,648	25,860
E.	...	...	4,239	35,295	51,441	1,03,903
M.	..	...	5,498	51,735	71,448	79,938
D.	..	...	4,173	33,715	33,778	91,651
Y.	...	...	7,708	90,363	1,77,289	1,27,232
P.	...	...	53	9,725	710	...
A.	..	...	12,748	1,39,710	3,34,990	1,83,942
Mr.	...	...	13	600	...	...
B.	...	..	3,588	38,000	51,036	1,58,648
K.	...	...	9,931	77,154	1,42,156	2,54,446
M.	...	...	3,311	84,388	1,43,131	2,45,945
Mr.	...	...	3,597	25,705	49,902	93,296
J.	..	...	...	...	...	...
	...	...	72,954	7,28,465	13,73,529	13,64,861
	...	...	1,90,482	20,14,830	30,17,157	19,65,902
	...	...	*1,73,954*	*19,91,610*	*27,83,891*	*32,53,021*

Name of Central Bank.		Loans and deposits held at the end of the year from		Reserve and other funds.
		Government.	Individual and other sources.	
1		23	24	25
		Rs.	Rs.	Rs.
I. (*a*) PROVINCIAL BANKS ...		...	28,83,571	3,67,253
Total previous year ...		...	32,73,639	3,81,455
II. (*b*) CENTRAL BANKS.				
District.	Central Banks.			
Nagpur ...	Nagpur ...	...	4,88,809	74,506
Bhandara ...	Bhandara ...	...	1,11,212	64,643
Chanda ...	Brahmapuri ...	...	75,284	29,487
	Warora ...	...	1,29,795	36,655
Wardha ...	Wardha ...	...	1,90,091	36,503
Balaghat ...	Balaghat ...	1,234	1,83,944	2,07,210
Jubbulpore ...	Jubbulpore ...	...	3,52,753	36,430
	Sihora ...	...	2,81,310	1,13,805
	Murwara ...	...	99,606	26,801
Saugor ...	Saugor ...	...	1,67,223	61,330
Damoh ...	Damoh ...	...	2,08,060	41,406
Mandla ...	Mandla ...	...	1,00,898	15,626
Seoni ...	Seoni ...	...	1,44,840	23,929
Hoshangabad ...	Hoshangabad ...	185	3,01,159	98,610
	Harda ...	...	1,08,5?5	43,073
	Sohagpur ...	...	59,207	55,532
Betul ...	Betul ...	...	2,64,900	87,744
Nimar ...	Nimar ...	...	1,09,200	1,16,021
Narsinghpur ..	Narsinghpur ...	...	2,80,333	59,173
Chhindwara ...	Chhindwara ...	...	2,23,020	ς3,467
Raipur ...	Raipur ...	...	2,65,919	79,506
Bilaspur ...	Bilaspur ...	...	3,25,576	36,741
Drug ...	Drug ...	26	30,509	89,223
Total Central Provinces ...		1,445	45,02,183	15,27,421
Amraoti ...	Amraoti ...	...	25,12,794	2,79,460
	Ellichpur ...	...	1,79,582	44,638
	Morsi ...	...	44,249	20,946
	Daryapur ...	...	2,13,966	21,124
Yeotmal ...	Yeotmal ...	...	10,04,392	55,098
	Pusad ...	...	...	323
Akola ...	Akola ...	...	20,63,020	2,57,390
	Murtizapur ...	...	4,200	...
Buldana ...	Buldana ...	...	1,95,060	43,003
	Khamgaon ...	...	5,08,986	78,009
	Mehkar ...	...	1,24,707	59,025
	Malkpur ...	...	2,85,673	23,650
	Jalgaon ...	...	...	...
Total Berar ...		...	75,34,859	8,82,666
Total Central Banks ...		1,445	1,20,37,042	24,10,087
Total previous year ...		*2,245*	*1,05,73,238*	*21,13,104*

Central Banks.—(Concld.)

	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	Most usual rate of interest. On lendings.	Uncalled subscribed share capital.
	26	27	28	29	30	31
	Rs. 89,85,557	Rs. + 56,009	Per cent. 6	Per cent. 2 to 7½	Per cent. 6½ to 7½	Rs. 1,039
	89,61,187	*+ 60,816*	*6*	*2 to 7½*	*7 to 8*	*3,703*
N.	7,12,97.	+ 14,478	6 to 8	5 to 7	8½ to 10	..
B.	2,75,056	+ 2,985	6 to 12	5½ to 7	10	...
Br.	2,00,019	+ 4,856	...	6 to 7	10 to 12	...
W.	2,28,479	+ 1,838	...	4 to 6½	9½	146
Wr.	3,12,441	+ 7,965	6	4 to 6	10 to 12	...
B.	6,37,871	+ 12,642	7	6 to 8½	10	270
J.	5,50,586	+ 3,320	6	5 to 7	9 to 10	...
S.	9,35,316	+ 17,385	4	6½ to 7	7½ to 10	...
M.	2,38,706	+ 2,118	4 to 6	6 to 7	10	...
S.	3,53,811	+ 5,019	...	5 to 7	9	...
D.	3,64,169	+ 2,641	7	6 to 7	9	..
M.	1,84,445	+ 2,233	6	4 to 7	10	...
S.	2,35,743	+ 2,2[illegible]6	5 to 8½	4 to 6	9	...
H.	5,55,783	+ 8,999	3 to 8	4 to 7	10	...
Hr.	2,35,084	+ 2,293	...	4 to 7	10	...
S.	3,81,440	+ 8,467	5 to 7	6½ to 7	10	...
B.	5,96,927	+ 14,452	7	4 to 7½	10	...
N.	3,73,566	+ 3,789	6	3 to 7	9 to 11	..
Nr.	4,90,112	+ 10,288	7	4 to 7	10	...
C.	4,66,652	+ 371	...	4 to 7	9	...
R.	5,14,998	+ 7,473	3-2-9 to 6	5 to 6	9 to 12	...
B.	4,73,653	+ 8,275	6½	5 to 6½	10	860
D.	2,44,255	+ 10,893	6 to 9	6 to 7	10	...
	95,62,083	+ 1,54,986	...	...	...	1,276
A.	32,77,837	+ 1,00,289	8 to 6	4 to 7	7½ to 12	...
E.	4,14,859	+ 9,392	6 to 8¾	5 to 7½	9 to 12	...
M.	6,66,546	+ 9,519	6	3¾ to 7½	8 to 11½	...
D.	3,94,234	+ 7,838	6½	2 to 7½	9 to 12	...
Y.	14,54,374	+ 21,832	8½	4 to 7½	8½ to 9	...
P.	10,758	+ 480	5¼	7 to 7½	9	...
A.	29,79,052	+ 39,609	7	2 to 7½	8	...
Mr.	4,800	+ 58	...	6½ to 7½	8½	3,475
B.	4,85,747	+ 10,682	6¼	3½ to 8	10 to 12	...
K.	10,60,751	+ 10,812	6 to 7½	4½ to 7½	10	915
M.	6,57,196	+ 26,540	8	4 to 7	10 to 12	...
Mr.	4,78,226	+ 8,587	6	4 to 7	10 to 12	...
J.	...	...	...	...	...	...
	1,18,84,380	+ 2,45,638	...	...	...	4,390
	2,14,46,463	+ 4,00,624	...	...	...	5,666
	2,07,17,109	*+3,78,957*	...	...	...	*4,689*

Classification.		Number of societies.	Number of members.	Loans made during — Individuals. — Cash.	Paper renewal.	Book adjustment.	Total.
1		2	3	4 (a)	4 (b)	4 (c)	4
CLASS I.—CREDIT				Rs.	Rs.	Rs.	Rs.
(b) *Unlimited.*							
District.	Central Banks.						
Nagpur ...	Nagpur ...	202	3,152	1,13,724	45,029	45,442	2,04,195
Bhandara ...	Bhandara ...	122	1,437	47,083	...	12,336	59,419
Chanda ...	Brahmapuri	112	1,575	89,834	6,776	16,275	1,12,885
	Warora ...	53	668	9,129	...	11,124	20,253
Wardha ...	Wardha ...	58	797	1,43,891	1,081	24,013	1,68,985
Balaghat ...	Balaghat ...	142	2,088	15,092	...	38,438	53,530
Jubbulpore ...	Jubbulpore	155	2,524	1,51,747	...	25,783	1,77,530
	Sihora ...	256	4,931	1,82,911	12,714	71,192	2,66,817
	Murwara ...	126	1,982	67,824	29,078	19,495	1,16,397
Saugor ...	Saugor ...	86	1,390	17,589	34,455	16,708	68,752
Damoh ...	Damoh ...	65	841	36,222	35,776	11,109	83,107
Mandla ...	Mandla ...	115	1,690	45,904	83.309	17,297	1,46,510
Seoni ...	Seoni ...	140	2,026	42,802	38,508	16,746	98,056
Hoshangabad	Hoshang-abad.	108	1,765	26,645	...	22,376	49,021
	Harda ...	53	779	25,161	...	12,627	37,788
	Sohagpur ...	155	2,331	13,077	86,648	31,475	1,31,200
Betul ...	Betul ...	218	2,911	39,628	994	55,255	95,877
Nimar ...	Nimar ...	82	2,322	42,447	...	15,012	57,459
Narsinghpur ...	Narsinghpur	207	2,890	1,06,896	...	35,169	1,42,065
Chhindwara ...	Chhindwara	102	1,373	24,289	4,339	19,686	48,314
Raipur ...	Raipur ...	229	4,841	1,26,419	...	19,668	1,46,087
Bilaspur ...	Bilaspur ...	223	3,765	1,56,520	359	28,296	1,85,175
Drug ...	Drug ...	114	1,697	76,773	...	11,464	88,237
Total Central Provinces ...		3,123	49,775	16,01,607	3,79,066	5,76,986	25,57,659
Amraoti ...	Amraoti ...	118	2,129	4,13,977	...	2,23,928	6,37,905
	Ellichpur ...	43	723	88,829	...	40,297	1,29,126
	Morsi ...	43	788	2 89,815	...	57,471	3,47,286
	Daryapur ...	43	518	70,354	1,37,891	41,123	2,49,368
Yeotmal ...	Yeotmal ...	90	1,380	1,85,939	6,62,725	1,33,226	9,81,890
	Pusad ...	4	92	5,650	2,934	1,086	9,670
Akola ...	Akola ..	126	2,211	1,97,287	3,15,761	3,26,961	8,40,009
	Murtizapur	...	...	...	...	...	...
Buldana ...	Buldana ...	47	674	22,218	...	43,635	65,853
	Khamgaon ...	112	1,395	30,900	...	1,01,874	1,32,774
	Mehkar ...	88	1,120	1,38,895	...	76,876	2,15,771
	Malkapur ...	54	754	74,423	...	46,318	1,20,741
	Jalgaon ...	...	...	...	...	...	...
Total Berar ...		768	11,784	15,18,287	11,19,311	10,92,795	37,30,393
Total Class I ...		3,891	61,559	31,19,894	14,98,377	16,69,781	62,88,05
Total previous year ...		*3,966*	*58,039*	*29,08,037*	*14,59,821*	*14,83,430*	*58,51,2*

MENT B.

gricultural Societies.

	he year to	Receipts from loans and deposits paid during the year by				
		Individuals.				Banks and societies.
	Banks and societies.	Cash.	Paper renewal.	Book adjustment.	Total.	
	5	6 (*a*)	6 (*b*)	6 (*c*)	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.	20,196	1,88,549	45,029	...	2,33,578	10,731
.	3,524	55,405	...	2,414	57,819	2,401
puri	2,616	84,196	6,776	1,178	92,150	2,007
y.	3,599	41,192	...	513	41,705	350
r.	4,479	1,73,104	1,081	...	1,74,185	297
	8,964	48,780	...	14,791	63,571	4,862
	7,270	66,485	...	1,459	67,944	9,486
	15,917	62,242	12,714	17,616	92,572	6,737
.	4,592	33,221	29,078	2,589	64,888	1,581
	6,889	8,432	34,455	309	43,196	2,136
.	5,448	8,959	35,776	...	44,735	...
.	3,425	29,256	83,309	1,468	1,14,033	3,725
.	6,222	32,706	38,508	1,192	72,406	3,495
.	5,051	39,218	...	1,816	41,034	596
r.	3,276	34,878	..	8,412	43,290	467
	13,327	28,370	86,648	34,753	1,49,771	12,715
	14,042	74,790	994	16,063	91,847	6,751
.	5,489	1,01,511	...	1,114	1,02,625	165
r.	3,845	1,10,548	...	2,316	1,12,864	76
	6,295	44,941	4,339	758	50,038	1,846
	10,159	1,12,867	...	295	1,13,162	5,236
	7,014	1,88,631	359	2,914	1,91,904	7,188
	5,083	74,754	...	1,056	75,810	4,585
	1,66,722	16,43,035	3,79,066	1,13,026	21,35,127	87,433
	60,915	6,25,649	...	17,295	6,42,944	50
	8,730	1,38,377	...	...	1,38,377	61
.	13,113	3,15,720	...	57,471	3,73,191	...
	6,440	1,36,081	1,37,891	345	2,74,317	...
	13,219	2,82,791	6,62,725	...	9,45,516	...
	166	10,153	2,934	...	13,087	...
r.	46,753	3,91,167	3,15,761	91,746	7,98,674	1,072
	...	...	...	...	...	...
	7,792	25,542	...	1,148	26,690	...
.	14,791	86,591	...	3,076	89,667	33
r.	19,301	2,27,434	...	...	2,27,434	...
	12,644	60,217	...	400	60,617	75
	...	...	...	...	...	...
	2,21,864	22,99,722	11,19,311	1,71,481	35,90,514	1,291
	3,88,586	39,42,757	14,98,377	2,84,507	57,25,641	88,724
	3,38,801	*25,19,389*	*14,59,821*	*1,49,610*	*41,28,820*	*50,719*

Classification.		Loans due by Individuals.	Of which over-due.	Banks and societies.
1		8	9	10
CLASS I.—CREDIT.—(*Contd.*)		Rs.	Rs.	Rs.
(b) *Unlimited.*—(*Contd.*)				
District.	Central Banks.			
Nagpur ...	Nagpur ...	3,55,036	1,13,884	62,919
Bhandara ...	Bhandara ...	1,00,871	40,838	44,124
Chanda ...	Brahmapuri ...	1,42,045	4,067	25,948
	Warora ...	81,891	39,911	28,882
Wardha ...	Wardha ...	2,04,243	48,778	25,069
Balaghat ...	Balaghat ...	3,33,569	2,69,440	1,09,793
Jubbulpore ...	Jubbulpore ...	2,93,506	37,870	50,134
	Sihora ...	6,45,648	3,21,326	1,79,845
	Murwara ...	1,70,692	12,395	28,913
Saugor ...	Saugor ...	1,66,471	...	48,586
Damoh ...	Damoh ...	1,44,945	90,587	43,571
Mandla ...	Mandla ...	1,33,032	47,420	17,866
Seoni ...	Seoni ...	1,46,905	36,270	22,686
Hoshangabad ...	Hoshangabad ...	2,70,598	1,14,865	79,715
	Harda ...	91,227	41,314	30,140
	Sohagpur ...	2,41,282	1,04,801	91,360
Betul ...	Betul ...	3,93,810	2,23,753	1,17,635
Nimar ...	Nimar ...	1,20,278	9,899	42,963
Narsinghpur ...	Narsinghpur ...	3,25,584	67,451	70,393
Chhindwara ...	Chhindwara ...	1,52,502	86,691	50,859
Raipur ...	Raipur ...	1,60,183	19,666	64,723
Bilaspur ...	Bilaspur ...	2,22,079	2,647	37,866
Drug ...	Drug ...	1,03,255	17,048	31,854
Total Central Provinces ...		50,04,652	17,50,921	13,05,744
Amraoti ...	Amraoti ...	19,87,388	8,40,285	2,90,225
	Ellichpur ...	3,14,001	96,581	39,490
	Morsi ...	5,43,888	1,98,147	68,228
	Daryapur ...	3,22,983	...	30,482
Yeotmal ...	Yeotmal ...	11,75,819	93,321	1,67,210
	Pusad ...	3,626	673	531
Akola ...	Akola ...	22,10,743	7,25,366	2,85,702
	Murtizapur ...	...	...	...
Buldana ...	Buldana ...	4,00,455	27,031	48,581
	Khamgaon ...	8,08,272	3,08,220	1,20,859
	Mehkar ...	5,59,770	...	1,33,704
	Malkapur ...	4,12,335	3,00,137	47,501
	Jalgaon ...	...	...	...
Total Berar ...		87,39,280	25,89,761	12,32,513
Total Class I ...		1,37,43,932	43,40,682	25,38,257
Total previous year ...		*1,34,31,121*	*34,87,301*	*23,06,948*

	Loans and deposits received during the year from						
	Individuals.	Central Banks.	Primary societies.	Sale of goods to members.	Purchase of members product.	Cost of manage-ment.	Share capital paid up.
	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
N.	5,238	1,58,968	...	...	...	...	1,985
B.	1,273	59,092	...	...	...	...	290
B. puri	243	1,09,530	...	...	...	...	1,169
W.	147	20,227	...	...	...	...	725
Wr.	2,082	1,69,223	...	...	...	...	1,865
B.	5,182	48,784	...	...	...	...	...
J.	285	1,77,930	...	...	...	102	4,276
S.	2,019	2,44,002	...	...	...	76	2,035
M.	8	1,15,703	...	...	...	...	2,011
S.	514	71,601	...	...	...	16	...
D.	...	47,331	...	...	...	...	55
M.	...	1,46,511	...	...	...	...	684
S.	301	97,044	80	...	...	...	1,636
H.	479	47,448	...	...	...	50	1,085
Hr.	52	37,646	...	...	...	3	675
S.	365	1,29,709	...	...	...	2	545
B.	2,422	89,639	...	...	...	1	...
N.	432	56,549	...	...	...	815	985
Nr.	3,001	1,44,184	...	...	...	4,989	1,266
C.	1,672	55,403	...	...	...	...	1,138
R.	2,300	1,45,132	...	...	...	...	3,374
B.	4,927	1,85,437	...	...	...	...	5,445
D.	524	87,437	...	...	...	881	2,552
	33,466	24,44,530	80	...	...	6,935	33,796
A.	99,502	6,51,365	...	...	...	7,207	1,375
E.	13,790	1,21,313	...	...	...	161	2,575
M.	76,303	3,71,824	...	...	...	...	1,235
D.	14,793	1,11,394	...	...	...	...	400
Y.	43,265	370	...	...	...	...	1,385
P.	6	9,410	...	...	...	...	...
A.	54,565	7,79,046	...	...	...	485	2,495
Mr.	...	...	...	...	...	...	...
B.	934	65,814	...	...	...	1,505	...
K.	4,294	1,08,972	...	...	...	2,855	3,190
M.	9,817	2,02,898	...	...	...	60	2,640
Mr.	3,220	1,15,306	...	...	...	453	4,7.0
J.	...	...	...	...	...	...	...
	3,20,489	25,37,712	...	...	...	12,726	20,035
	3,53,955	49,82,242	80	...	...	19,661	53,831
	2,62,496	*54,15,023*	*223*	...	...	*7,391*	*29,830*

Classification.		Loans and deposits held at the end of the year from				
		Members.	Non-members.	Societies.	Provincial or Central Bank.	Government.
1		18	19	20	21	22
CLASS I.—CREDIT.—(*Concld.*) (b) *Unlimited*.—(Concld.)		Rs.	Rs.	Rs.	Rs.	Rs.
District.	Central Banks.					
Nagpur ...	Nagpur ..	7,330	...	...	3,46,335	...
Bhandara ...	Bhandara ...	2,941	...	...	95,046	2
Chanda ...	Brahmapuri ...	817	457	...	1,35,807	...
	Warora ...	587	...	...	79,107	...
Wardha ...	Wardha ...	2,524	...	...	1,98,104	...
Balaghat ...	Balaghat ...	26,942	20	...	2,82,722	9,761
Jubbulpore ...	Jubbulpore ...	2,846	1	...	2,82,478	...
	Sihora ..	5,044	10,282	...	6,30,278	3,059
	Murwara ...	481	...	...	1,65,558	...
Saugor ...	Saugor ...	2,888	2,870	...	1,60,678	...
Damoh ...	Damoh ...	55	3	...	1,41,318	...
Mandla ...	Mandla ...	...	...	...	1,31,728	...
Seoni ...	Seoni ...	1,478	...	5	1,42,460	...
Hoshangabad ...	Hoshangabad ...	1,887	...	...	2,64,663	...
	Harda ...	488	...	...	90,136	...
	Sohagpur ..	40	1,694	...	2,38,581	...
Betul ...	Betul ...	6,813	757	...	3,75,518	...
Nimar ...	Nimar ..	1,723	217	...	1,15,149	...
Narsinghpur ...	Narsinghpur .	9,416	722	...	3,05,360	...
Chhindwara ...	Chhindwara ..	976	...	..	1,47,463	...
Raipur ...	Raipur ..	5,733	...	...	1,45,593	...
Bilaspur ...	Bilaspur ..	7,782	...	...	2,02,965	...
Drug ...	Drug ...	1,232	...	...	86,588	...
Total Central Provinces ...		90,023	17,023	5	47,63,635	12,822
Amraoti ...	Amraoti ...	17,128	40,335	...	18,93,658	...
	Ellichpur ...	4,392	7,074	...	3,01,516	...
	Morsi ..	30,411	1,01,894	...	4,07,501	...
	Daryapur ..	12,570	12,387	...	2,97,762	...
Yeotmal ...	Yeotmal ...	10,768	64,640	...	10,97,620	...
	Pusad ...	6	...	...	3,482	...
Akola ...	Akola ..	26,374	72,524	...	20,27,815	...
	Murtizapur ..	...	...	...	...	...
Buldana ...	Buldana ...	1,002	9,176	...	3,90,308	...
	Khamgaon ...	26,830	...	...	7,49,695	..
	Mehkar ...	463	30,305	...	5,24,400	...
	Malkapur ...	3,781	7,363	...	3,94,214	...
	Jalgaon ...	...	...	...	...	...
Total Berar ...		1,33,725	3,45,698	...	80,87,971	...
Total Class I ...		2,23,748	3,62,721	5	1,28,51,606	12,822
Total previous year ...		*2,08,876*	*2,64,414*	*4*	*1,28,24,512*	*14,448*

	Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend, paid on shares.	Most usual rate of interest. On borrowings.	Most usual rate of interest. On lendings.
	23	24.	25	26	27	28
	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
N.	74,942	4,30,592	+ 9,820	...	$8\frac{1}{2}$ to 10	$10\frac{1}{2}$ to 12
B.	49,111	1,47,390	+ 3,215	...	10	9 to 12
Br.	32,515	1,70,765	+ 3,449	...	10	9 to 12
W.	31,776	1,12,195	+ 4,160	...	$9\frac{1}{2}$	12
Wr.	27,986	2,30,479	+ 5,073	...	10 & 12	10 to 15
B.	1,13,493	4,32,938	+ 7,571	...	$9\frac{6}{16}$ & 10	12
J.	60,400	3,50,001	+ 4,298	...	9 & 10	$8\frac{1}{2}$ to 13
S.	1,85,002	8,35,700	+ 14,618	...	10	9 to 12
M.	32,635	2,00,685	+ 4,745	...	10	$8\frac{1}{2}$ to 12
S.	56,440	2,22,876	+ 6,412	...	9	7 to 12
D.	44,281	1,85,712	+ 5,762	...	9	10 to 12
M.	18,837	1,51,249	+ 3,975	...	10	13
S.	26,952	1,72,531	+ 4,543	...	9	8 to 12
H.	83,728	3,51,363	+ 3,700	...	10	12
Hr.	31,830	1,23,129	+ 2,790	...	9 to 10	9 to 12
S.	93,207	3,34,067	+ 8,838	...	10	$8\frac{1}{2}$ to 12
B.	1,30,756	5,13,844	+ 4,108	...	9 to 10	12
N.	44,291	1,62,365	+ 4,469	...	9 to 11	12 to 13
Nr.	83,795	4,00,559	+ 5,077	...	9 to 10	8 to 12
C.	54,178	2,03,755	+ 1,040	...	9	12
R.	65,842	2,20,542	- 3,173	...	9	$9\frac{1}{2}$ to 12
B.	46,565	2,62,757	+ 4,719	...	9 & 10	12
D.	46,009	1,36,381	+ 6,859	...	9 to 10	9 to 12
	14,34,571	63,51,875	+1,22,414	...	...	...
A.	3,16,890	22,69,386	+ 55,587	...	6 to 12	9 to 12
E.	41,145	3,56,702	+ 9,535	...	6 to 12	$11\frac{1}{4}$ to 15
M.	72,180	6,13,221	+ 13,198	...	8 to $11\frac{1}{2}$	9 to $14\frac{1}{4}$
D.	30,940	3,54,059	+ 6,548	...	$7\frac{1}{2}$ to 12	10 to 15
Y.	1,67,444	13,41,857	+ 31,484	...	$7\frac{1}{2}$ to $8\frac{1}{2}$	$10\frac{1}{2}$ to 15
P.	561	4,049	+ 304	...	9	12
A.	2,88,937	24,18,145	+ 56,706	...	6 to 8	$9\frac{1}{2}$ to 11
Mr.	...	...	...	...	...	...
B.	49,079	4,49,565	+ 7,775	...	10 to 12	12 to 15
K.	1,17,999	8,97,714	+ 19,282	...	10	12
M.	1,34,789	6,92,597	+ 14,875	...	9 to 12	12 to 15
Mr.	50,191	4,60,289	+ 13,790	...	9 to 12	12 to 15
J.	...	...	...	..	...	...
	12,70,155	98,57,584	+2,29,084	...	...	...
	27,04,726	1,'2,09,459	+3,51,498	...	...	...
	25,28,961	*1,58,71,045*	*+3,77,071*	...	...	...

Classification.	Number of societies.	Number of members.	Loans made during the year to			
			Individuals.			
			Cash.	Paper renewals.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS II.—PURCHASE AND SALE. (a) *Limited.*			Rs.	Rs.	Rs.	Rs.
District.						
Bhandara ... Arjuni ...	1	18	...	...	...	...
Balaghat ... Waraseoni	1	20	...	...	...	...
Balaghat ... Balaghat ...	1	18	224	...	...	224
Amraoti... EllichpurKandhi	1	22	535	...	...	535
Amraoti... Karajgaon ...	1	16	19	...	...	19
Amraoti... Morsi ...	1	17	979	...	...	979
Amraoti... Daryapur ...	1	88	1,016	...	...	1,016
Yeotmal ... Yeotmal ...	1	65	422	...	...	422
Akola ... Akola ...	1	98	147	...	...	147
Buldana ... Jalgaon ...	1	247	4,844	...	...	4,844
Buldana ... Khamgaon	1	225	2,533	...	...	2,533
Buldana ... Malkapur ...	1	164	...	...	...	...
Buldana ... Shegaon ...	1	13	35	...	...	35
Buldana ... Chikhli ...	1	94	1,109	...	...	1,109
Buldana ... Mehkar ...	1	38	3,962	...	..	3,962
Total limited ...	15	1,143	15,825	...	...	15,825
(b) *Unlimited.* Landholders' Co-operative Association.						
Buldana ... Mehkar ...	1	11	34,033	...	...	34,033
Total Class II ...	16	1,154	49,858	...	...	49,858
Total previous year ...	*12*	*1,045*	*11,722*	...	...	*11,722*
CLASS III.—PRODUCTION. (a) *Limited.*						
Nimar ...	1	12	...	...	...	...
Yeotmal ...	3	32	1,070	...	...	1,070
Total Class III ...	4	44	1,070	...	...	1,070
Total previous year ...	*4*	*43*	*120*	...	...	*120*
CLASS IV.—PRODUCTION AND SALE. (a) *Limited.*						
Amraoti... Amraoti ...	1	90	7,364	...	...	7,364
Amraoti... Dhamangaon ...	1	43	70,248	...	...	70,248
Yeotmal ... Darwha ...	1	24	70.527	...	...	70,527
Akola ... Akola ...	1	272	2,181	...	...	2,181
Total Class IV ...	4	429	1,50,320	...	...	1,50,320
Total previons year ...	*3*	*332*	*17,382*	...	...	*17,382*
Total Class I to IV ...	3,915	63,166	33,21,182	14,98,377	16,69,781	64,89,340
Total previous year ...	*3,985*	*59,459*	*29,37,261*	*14,59,821*	*14,83,430*	*58,80,512*

Agricultural Societies.—(Contd.)

	Receipts from loans and deposits paid during the year by				
	Individuals.				
Banks and societies.	Cash.	Paper renewal.	Book adjustment.	Total.	Banks and societies.
5	6 (*a*)	6 (*b*)	6 (*c*)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	...	...
...	...	...	...	...	...
...	112	...	...	112	...
759	442	...	...	442	250
120	...	...	...	...	...
...	534	...	..	534	...
...	200	...	...	200	...
28	600	...	...	600	...
...	76	...	...	76	...
769	4,225	...	...	4,225	...
8,996	2,485	...	...	2,485	7,955
...	924	...	...	924	...
285	159	...	...	159	60
1,200	917	...	...	917	...
1,999	1,448	...	400	1,848	1,242
14,156	12,122	...	400	12,522	9,507
5	15,210	...	...	15,210	...
14,161	27,332	...	400	27,732	9,507
3,133	*14,102*	...	...	*14,102*	*2,140*
...	...	...	...	...	...
...	91	...	...	91	...
...	91	...	...	91	...
...	*781*	...	...	*781*	...
2,526	5,900	...	...	5,900	1,077
15	70,129	...	...	70,129	...
...	68,944	...	...	68,944	...
28,887	1,834	...	...	1,834	26,649
31,428	1,46,807	...	...	1,46,807	27,726
26,709	*16,340*	...	...	*16,340*	*20,287*
4,34,175	41,16,987	14,98,377	2,84,907	59,00,271	1,25,957
3,68,643	*25,50,612*	*14,59,821*	*1,49,610*	*41,60,043*	*73,146*

Classification.	Loans due by		
	Individuals.	Of which overdue.	Banks and societies.
1	8	9	10
CLASS II.—PURCHASE AND SALE.—(*Contd.*) (a) *Limited.*—(Contd.)	Rs.	Rs.	Rs.
District.			
Bhandara ... Arjuni ...	...	...	...
Balaghat ... Waraseoni ...	...	...	...
Balaghat ... Balaghat ...	112	...	...
Amraoti ... Ellichpur Kandhi ...	144	...	1,125
Amraoti ... Karajgaon ...	19	...	120
Amraoti ... Morsi ...	445	...	...
Amraoti ... Daryapur ...	1,454	...	...
Yeotmal ... Yeotmal ...	719	...	255
Akola ... Akot ...	453	453	...
Buldana ... Jalgaon ..	1,095	1,095	1,634
Buldana ... Kham gaon ...	1,181	1,181	1,360
Buldana ... Malkapur ...	898	...	...
Buldana ... Shegaon ...	36	36	225
Buldana ... Chikhli ...	891	...	1,200
Buldana ... Mehkar ...	2,114	...	757
Total Limited ...	9,561	2,765	6,676
(b) *Unlimted.*			
Land holders Co-operative Association.			
Buldana ... Mehkar ...	18,823	...	5
Total Class II ...	28,384	2,765	6,681
Total previous year ...	*6,258*	*636*	*2,027*
CLASS III.—PRODUCTION. (a) *Limited.*			
Nimar	...	..	...
Yeotmal	1,239	...	...
Total Class III ...	1,239	...	...
Total previous year ...	*260*	...	...
CLASS IV.—PRODUCTION AND SALE. (a) *Limited.*			
Amraoti ... Amraoti ...	1,464	...	1,449
Amraoti ... Dhamangaon ...	1,273	...	15
Yeotmal ... Darwha ...	1,583	...	...
Akola ... Akola ..	368	...	10,358
Total Class IV ...	4,688	...	11,822
Total previous year ...	*1,175*	...	*8,120*
Total Class I to IV ...	1,37,78,243	43,43,447	25,56,760
Total previous year ...	*1,34,38,814*	*34,87,937*	*23,17,095*

Agricultural Societies.—(Contd.)

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,958	...	...	3,786	...	18	1,000
...	...	...	1,882	...	13	900
...	...	...	325	...	39	1,000
583	...	...	1,057	...	52	1,040
144	...	...	305	...	7	245
567	...	...	2,878	...	114	710
...	...	...	537	...	251	2,100
822	...	...	3,006	...	103	1,972
1,002	...	...	2,065	...	274	3,570
688	100	...	3,070	...	1,016	13,340
...	...	...	18,329	...	879	3,343
7,455	...	...	7,863	...	1,072	3,172
...	...	...	15	...	5	830
275	...	...	9,908	...	736	8,830
1,269	...	...	2,741	...	375	3,485
15,763	100	...	57,767	...	4,954	45,537
2,540	30,035	..	...	...	2	1,C40
18,303	30,135	...	57,767	...	4,956	46,577
2,061	*2,867*	...	*51,836*	...	*5,984*	*38,097*
...	...	...	...	...	...	...
1,070	...	...	...	979	...	...
1,070	...	...	...	979	...	...
1,399	...	...	*1,244*	...	...	...
2,76,795	63,495	...	529	...	868	2,045
88,843	23	...	...	...	719	566
...	...	...	...	...	1,031	890
4,095	...	5,170	5,820	...	1,418	6,360
3,69,733	63,518	5,170	6,349	...	4,036	9,861
1,09,703	*11,945*	...	*9,373*	...	*1,858*	*7,396*
7,43,061	50,75,895	5,250	61,116	979	28,653	1,10,269
3,85,659	*54,29,835*	*223*	*62,453*	...	*15,238*	*75,323*

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Bank.	Govern-ment.
1	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS II. PURCHASE AND SALE.—(*Concld.*)					
(a) *Limited.—(Concld-)*					
Bhandara... Arjuni ...	...	506	...	...	...
Balaghat ... Waraseoni ...	...	...	...	...	...
Balaghat ... Balaghat ...	112	...	...	...	...
Amraoti ... Ellichpur Kandhi ...	16	615	1	...	...
Amraoti ... Karajgaon ...	...	9	...	...	...
Amraoti ... Morsi ...	45	576	...	...	...
Amraoti ... Daryapur ...	...	39	...	...	...
Yeotmal ... Yeotmal ...	...	1,888	...	...	...
Akola ... Akot ...	...	...	...	...	...
Buldana ... Jalgaon ...	35	358	1,618	...	...
Buldana ... Khamgaon ..	15	35	1,233	...	...
Buldana ... Malkapur ...	...	2,286	...	...	...
Buldana ... Shegaon ...	...	...	131	...	...
Buldana ... Chikhli ...	...	275	...	...	...
Buldana ... Mehkar ...	...	545	...	...	...
Total Limited ...	223	7,132	2,983	...	..
(b) *Unlimited*					
Land holders' Co-operative Asso cia-tion.					
Buldana ... Mehkar ...	1,540	1,000	...	15,135	...
Total Class II ...	1,763	8,132	2,983	15,135	...
Total Previous year ...	*146*	*1,571*	*2,687*	*610*	*25*
CLASS III.—PRODUCTION.					
(a) *Limited.*					
Nimar ...	...	...	...	...	...
Yeotmal ...	...	1,070	...	...	...
Total Class III ...	...	1,070	...	...	...
Total previous year ...	...	108	...	...	...
CLASS IV.—PRODUCTION AND SALE					
(a) *Limited.*					
Amraoti ... Amraoti ...	...	1,138	...	...	...
Amraoti ... Dhamangaon ...	...	76	...	...	...
Yeotmal ... Darwha ...	717	208	...	...	...
Akola ... Akola ...	1,030	1,751	369	...	...
Total Class IV ...	1,747	3,173	369	...	...
Total previous year ...	*530*	*2,909*	...	*842*	...
Total Class I to IV ...	2,27,258	3,75,096	3,357	1 28,66,741	12,82
Total previous year ...	*2,09,552*	*2,69,002*	*2,691*	*1,28,25,964*	*14,6*

Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.
...	1,506	+286	...	...	...
...	900	+272	...	...	...
...	1,112	+67	...	...	...
15	1,687	+190	6¼	...	3 to 5
...	254	+157	...	...	6
731	2,062	+403	...	...	...
2,245	4,384	−136	...	6	15
267	4,127	+460	...	9	9 to 12
...	3,570	−151	...	...	...
2,304	17,655	—1,780	12	10	4½
1,454	6,080	+1,549	12	10	4½
2,433	7,891	+659	6	...	...
44	1,005	+160	...	...	3
1,214	10,319	+1,319	7½	...	...
...	4,030	+113	...	...	6 to 12
10,707	66,582	+3,568	...	...	...
...	18,715	+194	...	7	9
10,707	85,297	+3,762	...	...	...
9,704	*53,065*	*+885*	...	...	...
...	...	...	...	...	...
248	1,318	...	...	6	6
248	1,318	...	...	...	...
248	*356*	...	...	...	...
153	3,336	+ 1,482	6	7½	3½ to 9
10	652	+505	...	7½ to 9	9 to 12
..	1,815	−161	...	9	9 to 12
1,622	11,132	+2,305	6¼	4 to 6	2 to 7
1,785	16,935	+4,131	...	...	...
904	*12,581*	*+1,650*	...	...	...
27,17,466	1,63,13,009	+3,59,391	...	...	...
25,39,817	*1,59,37,047*	*···3,79,606*	...	...	...

Classification.		Number of socie-ties.	Number of mem-bers.	Loans made during		
				Individuals.		
				Cash.	Paper renewal.	Book adjust-ment.
1		2	3	4 (*a*)	4 (*b*)	4 (*c*)
CLASS I.—CREDIT.				Rs.	Rs.	Rs.
(a) *Limited.*						
Nagpur	...	12	9,426	6,70,429	...	5,459
Wardha	...	1	78	2,636	...	...
Jubbulpore	...	1	521	1,18,049	...	...
Hoshangabad	...	1	60	2,465	...	...
Betul	...	1	23	4,249	...	...
Nimar	...	1	47	1,242	...	...
Raipur	...	1	121	2,660	...	...
Bilaspur	...	1	10	...	...	...
Amraoti	...	1	44	2,307	...	...
Akola	...	1	110	5,840	...	...
	Total Limited	21	10,440	8,09,877	...	5,459
(b) *Unlimited.*						
Jubbulpore	Sihora	1	12	2,666	...	163
Saugor	...	17	187	4,200	...	24
Seoni	...	1	42	2,984	...	348
Hoshangabad	Hoshangabad	3	35	...	...	171
	Harda	4	71	1,692	...	302
Betul	...	3	35	295	...	364
Chhindwara	...	4	63	4,544	...	379
Raipur	...	1	21	2,720	...	196
Buldana	Mehkar	1	10	38	...	194
	Total Unlimited	35	476	19,139	...	2,141
	Total Class I	56	10,916	8,29,016	...	7,600
	Total previous year	*41*	*7,999*	*6,37,298*	*294*	*9,015*

Agricultural Societies.—(Contd.)

the year to		Receipt from loans and deposits repaid during the year by				
		Individuals.				Banks and societies.
Total	Banks and societies.	Cash.	Paper renewal.	Book adjustment.	Total.	
4	5	6 (*a*)	6 (*b*)	6 (*c*)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,75,883	56,910	5,48,857	...	6,004	5,54,861	57,075
2,636	...	1,199	...	...	1,199	...
1,18,049	35,184	88,369	...	...	88,369	21,106
2,465	...	644	...	40	684	...
4,249	...	3,301	...	...	3,301	...
1,242	...	131	...	...	131	...
2,660	...	218	...	...	218	...
...	...	...	...	...	...	...
2,307	1,193	123	...	...	123	1,188
5,840	...	1,759	...	...	1,759	...
8,15,335	93,287	6,44,601	...	6,044	6,50,645	79,369
2,829	569	1,767	...	...	1,767	300
4,224	546	...	...	...	...	540
3,332	86	2,310	...	34	2,344	9
171	23	217	...	...	217	...
1,994	147	1,732	...	306	2,038	...
659	98	278	...	...	278	2
4,923	40	3,590	...	...	3,590	4
2,916	77	1,970	...	...	1,970	...
232	35	95	...	...	95	...
21,280	1,621	11,959	..	340	12,299	855
8,36,616	94,908	6,56,560	...	6,384	6,62,944	80,224
6,46,607	*1,24,031*	*5,27,972*	*294*	*8,089*	*5,36,355*	*1,15,465*

Operations of Non-

Classification.		Loans due by Individuals.	Of which overdue.	Banks and societies.
1		8	9	10
CLASS I — CREDIT. (a) *Limited*		Rs.	Rs.	Rs.
Nagpur	... ...	5,51,575	1,744	3,492
Wardha	... ...	2,304	...	...
Jubbulpore	... ...	1,44,753	...	61,542
Hoshangabad	... ...	1,821	...	...
Betul	... ...	2,198	...	...
Nimar	.. ..	1,111	1	...
Raipur	... ...	2,442	21	...
Bilaspur	... ...	...	...	...
Amraoti	... .	2,184	...	5
Akola	... ...	4,081	...	...
Total Limited	...	7,12,469	1,766	65,039
(b) *Unlimited.*				
Jubbulpore	... Sihora	2,770	...	4,267
Saugor	... ...	4,224	...	6
Seoni	... ...	2,950	1,575	268
Hoshangabad ...	Hoshangabad	1,828	1,765	386
	Harda	1,951	1,062	440
Betul	... ...	2,525	2,230	1,120
Chhindwara	... ...	4,084	...	57
Raipur	... ...	1,446	...	551
Buldana	... Mehkar	1,425	1,425	242
Total Unlimited	...	23,203	8,057	7,337
Total Class I	...	7,35,672	9,823	72,376
Total previous year	...	*5,62,987*	*9,273*	*58,938*

Agricultural Societies.—(Contd.)

Loans and deposits received during the year from						
Individuals.	Central Banks.	Primary societies.	Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,75,161	...	5,505	...	...	10,046	3,41,054
300	...	...	...	...	20	1,404
52,370	...	...	...	...	1,313	...
50	...	...	...	...	...	2,541
292	...	500	...	...	18	...
760	...	...	...	...	21	428
1,000	...	...	...	...	10	1,741
...	..	...	...	...	...	...
1,813	...	...	...	...	25	355
519	...	...	...	...	27	3,419
5,32,265	...	6,005	...	...	11,480	3,50,942
1,357	2,317	...	...	...	5	5
...	4,224	...	...	...	62	840
1	3,295	...	...	...	...	...
15	167	...	...	...	...	50
89	1,980	...	...	...	...	170
4	623	...	...	...	...	...
1	4,878	...	...	...	...	306
67	2,876	...	...	...	..	95
...	364	...	...	...	...	...
1,534	20,724	..	...	...	67	1,466
5,33,799	20,724	6,005	...	...	11,547	3,52,408
3,24,912	*17,228*	*11,760*	...	...	*9,629*	*2,63,703*

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	18	19	20	21	22
CLASS I.—CREDIT.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) *Limited.*					
Nagpur	20,658	1,48,232	16,051	...	...
Wardha	900	...	...	...	...
Jubbulpore	1,97,912	...	...	...	...
Hoshangabad	...	350	...	...	...
Betul	1,391	...	500	...	...
Nimar	760	...	...	...	...
Raipur	1,000	...	...	...	...
Bilaspur	...	...	...	...	...
Amraoti	1,813	...	...	...	...
Akola	519	...	...	...	...
Total Limited ...	2,24,953	1,48,582	16,551	...	...
(b) *Unlimited.*					
Jubbulpore ... Sihora	251	4,950	...	1,082	...
Saugor	...	...	...	4,224	...
Seoni	1	...	...	2,949	...
Hoshangabad ... { Hoshangabad	22	...	...	1,785	...
Hoshangabad ... { Harda	247	...	...	1,609	...
Betul	33	...	...	2,492	...
Chhindwara	1	...	...	3,624	...
Raipur	85	...	...	1,010	...
Buldana ... Mehkar	...	...	...	1,425	...
Total Unlimited ...	640	4,950	...	20,200	.
Total Class I ...	2,25,593	1,53,532	16,551	20,200	...
Total previous year ..	*1,70,607*	*1,18,366*	*11,760*	*13,485*	..

Agricultural Societies.—(Contd.)

Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
27,839	5,53,834	+ 37,877	$5\frac{1}{2}$ to 7	6 to $7\frac{1}{2}$	9 to 12
...	2,304	+ 123	...	4	$9\frac{6}{16}$
5,842	2,03,754	+ 11,924	$6\frac{9}{16}$	$7\frac{1}{2}$ to 9	$9\frac{6}{16}$
...	2,891	+ 122	...	...	$9\frac{6}{16}$
664	2,555	+ 205	...	5	$9\frac{1}{32}$
...	1,188	+ 41	10	6	9
...	2,741	+ 43	...	6	$9\frac{1}{32}$
...	...	...	...	...	...
...	2,168	+ 24	...	6	$9\frac{6}{16}$
...	3,938	+ 227	...	6	$9\frac{6}{16}$
34,345	7,75,373	+ 50,586	...	...	...
807	7,095	+ 61	...	10	$9\frac{1}{2}$
1,036	6,100	+ 196	...	9	12
278	3,228	+ 386	...	9	12
446	2,303	+ 65	...	10	12
445	2,471	+ 71	...	9 to 10	9 to 12
1,195	3,720	+ 75	...	9 and 10	12
230	4,161	+ 173	...	9	12 to $18\frac{3}{4}$
551	1,741	+ 52	...	9	$10\frac{1}{2}$
242	1,667	+ 35	...	12	15
5,230	32,486	+ 1,114	...	...	...
39,575	8,07,859	+ 51,700	...	...	...
32,922	*6,10,843*	+ *39,919*	...	...	...

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during			
			Individuals.			
			Cash.	Paper renewal.	Book adjust-ment.	Total.
1	2	3	4 (*a*)	4 (*b*)	4(*c*)	4
CLASS II.—PURCHASE AND SALE.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) *Limited.*						
Nagpur	2	589	...	...	...	...
Jubbulpore—Gun Carriage Factory Store	1	170	23,561	...	...	23,561
Narsinghpur	1	35	...	...	...	...
Amraoti—Amraoti School Store ...	1	266	...	...	...	...
Akola—Akola-Basim Industrial Weavers, Association.	1	152	6,656	...	...	6,656
Akola—Normal School Store ..	1	93	5,673	...	...	5,673
Buldana	1	348	4,885	...	...	4,885
Total Class II ..	8	1,353	40,775	...	...	40,775
Total previous year ...	*10*	*1,814*	*59,785*	...	...	*59,785*
CLASS IV.—PRODUCTION AND SALE.						
(a) *Limited.*						
Amraoti	1	36	1,618	...	...	1,618
(b) *Unlimited.*						
Nagpur—Gaoli	1	16	1,966	...	..	1,966
Mandla—Kasari	1	20	6,946	...	...	6,946
Total Unlimited ...	2	36	8,912	...	...	8,912
Total Class IV ...	3	72	10,530	...	...	10,530
Total previous year ...	*3*	*81*	*1,141*	...	*8*	*1,149*
CLASS VI.—OTHERS,—LIMITED.						
Amraoti—Central Provinces and Berar Mass Education Society.	1	20	...	...	...	...
Amraoti—Ellichpur Thrift and Savings Society.	1	12	...	...	...	...
Akola—Co-operative Housing, Akola ...	1	15	4,500	...	2,982	7,482
Buldana—Khamgaon Cooperative Housing.	1	10	8,561	...	...	8,561
Total Class VI ...	4	57	13,061	...	2,982	16,043
Total previous year ...	*3*	*48*	*13,577*	...	...	*13,577*
Total Class I to VI ...	71	12,398	8,93,382	...	10,582	9,03,964
Total previous year ...	*57*	*9,942*	*7,11,801*	*294*	*9,023*	*7,21,118*

the year to	Receipts from loans and deposits repaid during the year by				
	Individuals.				
Banks and societies.	Cash.	Paper renewal.	Book adjustment.	Total.	Banks and societies.
5	6 (*a*)	6 (*b*)	6 (*c*)	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	...	...
...	23,557	...	...	23,557	...
...	...	...	...	...	...
...	94	...	...	94	...
...	2,721	...	...	2,721	...
1,678	5,290	...	...	5,290	1,668
24	4,272	...	...	4,272	20
1,702	35,934	...	...	35,934	1,688
19	*58,889*	...	...	*58,889*	...
...	1,612	...	...	1,612	...
...	2,176	...	...	2,176	...
100	5,944	...	...	5,944	...
100	8,120	...	...	8,120	...
100	9,732	...	...	9,732	...
...	*895*	...	...	*895*	...
...	41	...	...	41	...
70	...	...	...	...	...
5,170	3,948	...	...	3,948	5,628
7,163	14	...	...	14	5,630
12,403	4,003	...	...	4,003	11,258
3,600	*5,611*	...	...	*5,611*	*6,102*
1,09,113	7,06,229	...	6,384	7,12,613	93,170
1,27,650	*5,93,367*	*294*	*8,089*	*6,01,750*	*1,21,557*

Classification.	Loans due by		
	Individuals.	Of which overdue.	Banks and societies.
1	8	9	10
	Rs.	Rs.	Rs.
CLASS II.—PURCHASE AND SALE.—(*Contd.*)			
(a) *Limited.—(Contd.)*			
Nagpur ...	...	...	...
Jubbulpore—Gun Carriage Factory Store ...	61	...	...
Narsinghpur ...	687	687	...
Amraoti—Amraoti School Store ...	151	...	...
Akola—Basim Co-operative Industrial Weavers' Assoication.	4,148	...	...
Akola—Normal School Store ...	383	...	10
Buldana ...	4,538	...	24
Total Class II ...	9,968	687	34
Total previous year ...	*6,712*	*687*	*20*
CLASS IV.—PRODUCTION AND SALE.			
(a) *Limited.*			
Amraoti ...	6	...	...
(b) *Unlimited.*			
Nagpur—Gaoli ..	2,618	...	...
Mandla—Kasari ...	1,617	1,617	100
Total Unlimited ...	4,235	1617	100
Total Class IV ...	4,241	1,617	100
Total previous year ...	*3,443*		...
CLASS VI.—OTHERS,—LIMITED.			
Amsaoti... Central Provinces and Barar Mass Education Society.	...	...	6
Amsaoti... Ellichpur Thrift and Savings Society.	...	...	70
Akola—Co-operative Housing, Akola ..	42,657	2,520	369
Buldana—Khamgaon Co operative Housing ...	8,547	...	1,533
Totol Class VI ...	51,214	2,520	1,978
Total previous year ..	39,174	1,228	833
Total Class I to VI ...	*8,01,095*	*14,647*	*74,488*
Total previous year ...	*6,12,316*	*11,188*	*59,791*

MENT C.

Agricultural Societies.—(Contd.)

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,71,467	...	...	3,48,351	...	13,598	5,300
33,072	...	3,000	49,671	...	2,340	4,802
...	...	...	...	...	...	1,222
...	...	...	31	...	5	502
67,823	...	...	74,007	...	860	10,000
5,512	...	...	5,491	...	100	1,560
7,027	...	...	10,597	...	1,303	6,570
4,84,901	...	3,000	4,88,148	...	18,206	29,956
5,93,142	...	*1,000*	*4,57,901*	...	*14,992*	*43,039*
...	252	...	8,716	...	1,533	9,125
...	...	...	...	...	377	1,591
3,144	12,166	...	5,140	...	524	100
3,144	12,166	...	5,140	...	901	1,691
3,144	12,418	...	13,856	...	2,434	10,816
...	*344*	...	*8,045*	...	*2,189*	*11,057*
...	...	...	...	...	84	290
58	...	...	...	...	...	...
...	4,835	3,155	...	...	3	11,700
500	6,039	...	...	...	19	3,500
558	10,874	3,155	...	...	106	15,490
2,045	*5,813*	...	...	...	*244*	*10,550*
10,22,402	44,016	12,160	5,02,004	...	32,293	4,08,670
9,20,099	*23,385*	*12,760*	*4,65,946*	...	*27,054*	*3,28,349*

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS II.—PURCHASED AND SALE.—(*Concld*).					
(a) *Limited.—(Concld).*					
Nagpur	...	1,35,179	..	...	...
Jubbulpore—Gun Carriage Factory Store	3,027	4,640	10,500	...	...
Narsinghpur	375	333	...	...	...
Amraoti—Amraoti School Store ...	...	...	...	...	...
Akola—Akola—Basim Industrial Weaver's Association.	1,097	3,037	...	...	...
Akola—Normal School Store ...	...	1,044	...	...	...
Buldana	...	29	...	...	...
Total Class II ...	4,499	1,44,262	10,500	...	...
Total previous year ...	*3,250*	*1,60,849*	*7,500*	...	...
CLASS IV.—PRODUCTION AND SALE.					
a) *Limited.*					
Amraoti	2,281	...	...	2,842	...
(b) *Unlimited.*					
Nagpur—Gaoli	...	...	...	...	...
Mandla—Kasari	...	64	...	7,179	...
Total unlimited ...	...	64	...	7,179	...
Total Class IV ...	2,281	64	...	10,021	...
Total previous year ...	*2,281*	...	...	*3,100*	...
CLASS VI.—OTHERS—LIMITED.					
Amraoti... Central Provinces and Berar Mass Education Society.	5	...	...	...	...
Amraoti... Ellichpur Thrift and Savings Society.	58	...	...	...	...
Akola—Co-operative Housing, Akola ...	...	...	2,450	28,001	...
Buldana—Khamgaon Co-operative Housing.	...	500	...	6,039	...
Total Class VI ..	63	500	2,450	34,040	...
Total previous year ...	*5*	*1,520*	...	27,213	...
Total Class I to VI ...	2,32,436	2,98,358	29,501	64,261	...
Total previous year ...	*1,76,143*	*2,80,735*	*19,260*	*43,798*	...

Agricultural Societies.—(Concld.)

Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
8,173	1,48,652	+ 9,227	...	5½	...
2,070	25,039	+ 410	...	7 to 9	...
...	1,930	...	6 to 9	12	...
102	604	— 155	...	...	...
11,465	25,599	+ 3,764	13 to 16	6 to 7½	6
...	2,604	+ 569	...	...	...
1,372	7,971	+ 190	9	9 to 13½	...
23,182	2,12,399	+14,005	...	...	...
11,049	*2,25,687*	*+17,999*	...	...	...
10	14,258	— 323	...	9	...
1,758	3,349	+ 465	...	...	9
3,000	10,343	— 731	...	8½ to 9	...
4,758	13,692	— 266	..	...	...
4,768	27,950	— 619	...	...	...
4,508	*20,946*	*— 195*	...	...	...
...	295	— 84	...	...	...
...	58	+ 12	...	...	...
298	42,449	+ 1,042	6	7 to 7½	5¼ to 5½
...	10,039	+ 59	...	5 to 7	4½ to 8
298	52,841	+ 1,029	...	...	...
71	*39,359*	*+ 645*	...	...	...
67,823	11,01,049	+66,115	...	...	...
48,550	*8,96,835*	*+58,368*	...	...	...

Operations

District.	Number of unions.	Number of societies affilated to unions in column 2.	Total number of individual members in societies affiiated.
1	2	3	4
The Co-operative Federation of Central Provinces and Berar Limited.	1	3,959	62,035
Total previous year ...	*1*	*4,025*	*58,396*
The Jubbulpore and Nerbudda Division Co-operative Institute, Limited.	1	12	...
The Berar Co-operative Institute, Limited ...	1	568	...
The Chhattisgarh Co-operative Institute, Limited ...	1	3	...
Total Co-operative Institutes ...	3	683	...
Total previous year ...	*2*	*592*	...
CIRCLE UNIONS OF PRIMARY SOCIETIES.			
Bhandara ...	1	3	38
Wardha ...	1	2	34
Damoh ...	4	7	101
Nimar ...	1	2	27
Chhindwara ...	5	16	227
Total Circle Unions of Central Provinces ...	12	30	427
Akola ...	10	56	1,147
Total Circle Unions of Berar ...	10	56	1,147
Total Circle Unions of Central Provinces and Berar ...	22	86	1,574
Total previous year ...	*42*	*182*	*2,883*

MENT D.

of Unions.

Total working capital of affilated societies.	Expenditure in the year.	Percentage of column 6 on column 5 (one place of decimal).	Number of supervising staff maintained by unions.	Remarks.
5	6	7	8	9
Rs.	Rs.			
3,76,72,850	3,02,538	0·8	339	
3,65,97,577	*2,72,591*	*0·74*	*334*	
...	15,479	...	13	
...	33,497	...	16	
...	...	...	...	
...	48,976	...	29	
...	*35,866*	...	*26*	
2,333	...	...	...	
9,821	...	...	...	
44,784	...	...	...	
3,608	...	...	...	
33,735	...	...	...	
94,281	...	...	...	
11,51,905	...	...	...	
11,51,905	...	...	...	
12,46,186	...	...	...	
15,86,572	...	...	...	

Name of Central Banks.		Share receipts.	Receipts by loans and deposits from				Re… (continued)
			Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Investments withdrawn.
1		2	3	4	5	5-A	6
I		Rs.	Rs.	Rs.	Rs.	Rs	Rs.
(a) Provincial Bank, Ltd. ...		13,987	41,33,076	52,99,197	40,370	...	10,82,331
II							
(b) Central Banks—							
District.	Central Bank.						
Nagpur ...	Nagpur ...	1,660	3,96,369	42,596	15,417	...	84,310
Bhandara ...	Bhandara ..	700	78,796	...	7,997	...	28,336
Chanda ...	Brahmpuri ...	2,199	38,198	24,912	5,503	...	16,719
	Warora ...	255	1,40,299	12 850	6,451	...	2,473
Wardha ...	Wardha ...	2,435	1,54,636	40,971	7,384	...	10,445
Balaghat ...	Balaghat ...	285	1,74,898	...	15,260	2,559	5,086
Jubbulpore ...	Jubbulpore ..	5,155	5,02,301	1,05,596	15,568	...	15,000
	Sihora ...	8,680	2,76,872	2,61,627	37,933	1,198	99,533
	Murwara ...	2,576	64,683	76,693	13,425	...	5,396
Saugor ...	Saugor ...	1,820	64,874	37,910	11,569	...	16,834
Damoh ...	Damoh ...	1,860	1,05,057	6,027	10,648	...	18,697
Mandla ...	Mandla ...	1,295	87,020	20,518	9,371	...	10,691
Seoni ...	Seoni ...	2,155	1,34,366	...	11,684	...	13,893
Hoshangabad	Hoshangabad	574	2,21,061	13,766	9,849	...	42,355
	Harda ...	840	86,788	100	6,639	...	15,064
	Sohagpur ..	1,265	42,751	24,757	19,547	...	15,130
Betul ...	Betul ...	2,370	2,11,811	60,955	22,781	...	36,925
Nimar ...	Nimar ...	680	1,12,798	28,917	11,702	...	56,339
Narsinghpur ...	Narsinghpur ...	3,185	1,90,295	40,881	13,539	...	290
Chhindwara ...	Chhindwara ...	700	2,13,358	13,372	16,364	...	88,803
Raipur ...	Raipur ...	3,478	1,70,569	1,25,032	22,860	72	11,162
Bilaspur ...	Bilaspur ...	1,766	3,09,686	2,209	12,353	...	58,015
Drug ...	Drug ...	781	35,359	...	9,333	...	49,963
Total for Central Provinces ...		46,714	38,13,645	9,39,749	3,13,635	3,829	7,01,659
Amraoti ...	Amraoti ...	1,220	25,71,401	10,61,470	76,924	...	48,788
	Ellichpur ...	25,351	1,62,696	1,34,577	13,681	...	13,093
	Morsi ...	6,440	3,91,017	3,85,286	15,290	...	2,77,990
	Daryapur ...	3,675	3,06,898	1,22,803	9,112	...	22,000
Yeotmal ...	Yeotmal ...	9,905	8,97,707	9,11,513	37,071	...	67,530
	Pusad ...	3,630	...	5,000	251	...	...
Akola ...	Akola ...	5,870	17,44,707	14,11,036	89,745	...	1,54,733
	Murtizapur ...	25	...	...	...	...	...
Buldana ...	Buldana ...	1,110	1,16,186	88,487	11,310	...	...
	Khamgaon ...	1,394	3,98,397	1,14,752	22,748	...	31,877
	Mehkar ...	1,634	1,86,429	2,08,187	28,948	...	14,996
	Malkapur ...	1,350	1,77,667	70,301	13,789	...	10,470
	Jalgaon ...	...	...	...	...	...	...
Total for Berar ...		38,788	69,53,105	45,13,412	3,18,869	...	6,41,477
Total for Central Provinces and Berar.		85,502	1,07,66,750	54,53,161	6,32,504	3,829	13,43,136

and Disbursements.

ceipts.

	Loans and deposits received from					
			Societies.			
	Individual members.	Provincial and Central Banks.	Cash.	Paper renewal.	Book adjustment.	Total.
	7	8	9-A.	9-B.	9-C.	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	1,478	39,32,454	29,098	...	1,033	30,131
N.	11,306	3,64,547	2,05,288	45,029	...	2,50,317
B.	710	9,974	58,106	...	11,746	69,852
Br.	697	843	83,499	1,904	4,777	90,180
W.	2,113	44,585	47,261	...	1,820	49,081
Wr.	934	44,081	1,81,153	1,379	319	1,82 851
B.	5,744	...	64,550	...	29,574	94,124
J.	396	2,11,205	70,913	...	8,944	79,857
S.	8,237	...	69,013	46	6,047	75,106
M.	237	...	35,070	28,548	3,663	67,281
S.	2,792	46,643	10,192	29,894	6,736	46,822
D.	158	38,947	9,545	35,776	...	45,321
M.	576	3,328	29,256	83,309	1,732	1,14,297
S.	8,116	1,416	35,704	37,491	3,139	76,334
H.	5,412	140	44,060	...	26,515	70,575
Hr.	948	66	54,481	...	12,566	67,047
S.	4,997	...	35,211	84,235	18,148	1,37,594
B.	4,844	...	93,978	...	15,626	1,09,634
N.	840	...	1,43,835	...	10,564	1,54,399
Nr.	2,309	52,049	1,19,075	...	12,306	1,31,381
C.	7,620	...	72,230	16,269	3,330	91,829
R.	1,674	88,484	1,15,820	...	28,009	1,43,829
B.	1,078	1,31,353	1,92,330	35	6,409	1,98,774
D.	3,678	...	74,754	...	8,724	83,478
	75,416	10,37,661	18,45,324	3,63,915	2,20,694	24,29,963
A.	2,895	2,33,416	7,35,402	...	6,774	7,42,176
E.	2,228	1,106	1,36,517	6,175	1,523	1,44,215
M.	2,145	...	4,23,044	...	...	4,23,044
D.	710	14,189	1,43,861	1,40,550	1,512	2,85,923
Y.	9,365	34	3,02,615	7,70,158	...	10,72,773
P.	...	...	10,153	2,808	15	12,976
A.	5,963	1,66,102	4,15,118	3,30,269	52,376	7,97,763
M.	...	...	...	...	...	...
B.	135	1,781	25,592	...	...	25,592
K.	2,283	...	90,077	...	2,643	92,720
M.	2,633	...	2,29,027	...	...	2,29,027
Ml.	427	95	60,725	...	856	61,581
J.	...	...	...	...	...	...
	28,784	4,16,723	25,72,131	12,49,960	65,699	38,87,790
	1,04,200	14,54,384	44,17,455	16,13,875	2,86,393	63,17,753

Receipts.—(*Concld.*)

Name of Central Banks.		Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
		Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).		
1		10	11	12	13	14	15
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
I (*a*) Provincial Bank, Ltd. ...		4,83,871	...	1,01,332	5,85,203	45,219	1,51,63,446
II (*b*) Central Banks—							
District.	Central Banks.						
Nagpur ...	Nagpur ...	52,871	...	2,423	55,294	424	12,22,240
Bhandara ...	Bhandara ...	15,251	...	308	15,569	2,830	2,14,764
Chanda ...	Brahmapuri ...	14,789	...	1,610	16,399	1,927	1,97,637
	Warora ...	13,089	...	100	13,189	1,081	2,72,377
Wardha ...	Wardha ...	22,540	...	70	22,610	2,928	4,69,475
Balaghat ...	Balaghat ...	32,514	...	11,492	44,006	8,342	3,50,304
Jubbulpore ...	Jubbulpore ...	37,010	...	398	37,408	8,358	9,80,844
	Sihora ...	60,394	...	1,131	61,525	5,978	8,36,689
	Murwara ..	14,240	...	1,406	15,646	1,392	2,47,329
Saugor ...	Saugor ...	19,587	...	207	19,794	5,359	2,53,954
Damoh ...	Damoh ...	23,301	...	1,021	24,322	7,859	2,60,617
Mandla ...	Mandla ...	13,483	...	257	13,740	15,756	2,76,592
Seoni ...	Seoni ...	15,040	...	2,103	17,143	26,054	2,91,161
Hoshangabad	Hoshangabad.	31,681	...	628	32,309	14,327	4,10,368
	Harda ...	14,261	...	15	14,276	5,256	1,97,024
	Sohagpur ...	31,953	...	2,147	34,100	2,672	2,82,813
Betul ...	Betul ...	51,549	...	209	51,758	13,798	5,14,876
Nimar ...	Nimar ...	30,004	...	119	30,123	2,337	3,98,135
Narsinghpur ...	Narsinghpur ...	41,355	...	1,928	43,283	7,563	4,84,775
Chhindwara ...	Chhindwara ...	22,937	...	251	23,188	11,780	4,67,014
Raipur ...	Raipur ...	27,703	...	9,332	37,035	14,880	6,19,075
Bilaspur ...	Bilaspur ...	28,594	...	2,064	30,658	2,631	7,48,523
Drug ...	Drug ...	12,837	...	3,222	16,059	1,534	2,00,185
Total for Central Provinces ...		6,26,983	...	42,451	6,69,434	1,65,066	1,01,96,771
Amraoti ...	Amraoti ...	2,07,060	...	68,713	2,75,773	5 058	50,19,121
	Ellichpur ...	32,948	...	1,999	34,947	818	5,09,896
	Morsi ...	50,057	...	3,549	53,606	3,373	15,58,191
	Daryapur ...	32,772	...	412	33,184	6,761	8,05,255
Yeotmal ...	Yeotmal ...	1,13,076	...	5,533	1,18,609	553	31,25,060
	Pusad ...	786	...	...	786	212	22,855
Akola ...	Akola ...	2,13,686	...	4,368	2,18,054	1,835	45,95,808
	Murtizapur ...	372	...	...	372	185	582
Buldana ...	Buldana ...	38,543	...	12,109	50,652	6,591	3,01,844
	Khamgaon ...	76,965	...	235	77,200	16,555	7,57,926
	Mehkar ...	59,777	...	20,231	80,008	5,285	7,57,147
	Malkapur ...	38,848	...	6,628	45,476	3,672	3,84,828
	Jalgaon ..	...	...	...	...	...	...
Total for Berar ...		8,64,890	...	1,23,777	9,88,667	50,898	1,78,38,513
Total for Central Provinces and Berar.		14,91,873	...	1,66,228	16,58,101	2,15,964	2,80,35,284

MENT G.

and Disbursements.

Disbursement.

	Share capital withdrawn.	Loans and deposits repaid to				Investment.
		Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	
	16	17	18	19	19-A	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	3,643	45,23,144	48,70,954	50,317	...	21,62,088
N.	975	4,00,850	52,669	13,889	...	63,422
B.	3,000	52,579	...	11,508	26	50,746
Br.	1,885	32,618	8,275	6,087	...	26,203
W.	1,740	1,39,897	12,850	4,640	...	7,134
Wr.	730	1,34,423	58,023	3,085	...	30,365
B.	130	1,75,314	...	30,530	2,889	50,718
J.	2,350	5,22,611	88,306	16,434	...	11,032
S.	5,210	2,63,426	91,434	29,950	1,198	1,00,753
M.	1,147	23,819	63,542	11,220	...	3,776
S.	1,655	60,070	17,832	12,575	...	24,040
D.	795	90,377	224	11,287	...	20,152
M.	230	76,051	14,722	6,694	...	11,695
S.	890	1,19,025	...	9,521	...	15,427
H.	1,810	2,07,078	23,569	22,361	...	42,527
Hr.	755	92,945	7,916	16,006	...	20,801
S.	5,695	45,711	21,518	18,189	...	9,484
B.	5,135	1,18,041	1,28,831	13,257	...	84,051
N.	3,460	90,527	1,68,461	9,834	...	20,888
Nr.	4,585	1,98,637	61,193	10,837	...	13,679
C.	1,930	2,30,139	32,366	6,993	...	85,523
R.	9,195	1,45,637	1,25,032	31,363	516	25,717
B.	3,985	2,33,987	2,209	13,361	...	51,057
D.	5	54,925	...	12,029	...	23,617
	57,292	35,08,687	9,78,972	3,21,650	4,629	8,02,825
A.	...	23,46,604	11,26,252	5,889	...	3,35,920
E.	2,060	95,451	2,11,161	6,823	...	31,017
M.	225	5,05,224	4,65,354	1,525	...	1,59,452
D.	...	2,18,879	2,35,018	1,900	...	47,009
Y.	530	6,55,074	11,52,241	4,930	...	1,04,674
P.	...	...	5,000	...	...	10
A.	605	13,75,230	18,95,112	31,462	...	1,85,982
M.	...	...	...	...	...	...
B.	595	97,696	66,501	2,453	...	15,975
K.	710	2,36,197	2,46,643	12,081	...	66,417
M.	...	1,40,046	2,86,685	6,028	...	40,743
Ml.	265	1,23,858	71,341	4,497	...	31,491
J.	...	...	...	...	...	...
	4,990	57,94,259	57,61,308	77,588	...	10,21,829
	62,282	93,02,946	67,40,280	3,99,238	4,629	18,24,654

Disbursements.--(*Concld.*)

Name of Central Banks.		Loans to — Individual members.	Provincial and Central Banks.	Societies. — Cash.	Paper renewal.	Book adjustment.	Total.
1		21	22	23-A	23-B	23-C	23
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
I (*a*) Provincial Bank, Ltd. ...		874	27,13,125	54,000	...	4,239	58,239
II (*b*) Central Banks—							
District.	Central Banks.						
Nagpur ...	Nagpur ...	11,607	4,00,797	1,25,873	45,029	45,890	2,16,792
Bhandara ...	Bhandara ..	1,757	10,763	47,083	...	12,010	59,093
Chanda ...	Brahmapuri ...	637	786	89,304	1,904	15,009	1,06,217
	Warora ...	2,109	65,891	9,452	...	13,373	22,825
Wardha ...	Wardha ..	926	43,371	1,44,592	1,379	24,902	1,70,873
Balaghat ...	Balaghat ...	4,785	14	15,501	...	33,378	48,879
Jubbulpore ...	Jubbulpore ...	1,166	1,25,542	1,52,461	...	26,738	1,79,199
	Sihora ...	29,424	...	1,85,052	46	68,767	2,53,865
	Murwara ...	9,840	...	68,230	28,548	18,930	1,15,708
Saugor ...	Saugor ...	2,701	38,609	31,357	29,894	16,143	77,394
Damoh ...	Damoh ...	115	30,493	38,335	35,776	11,109	85,220
Mandla ...	Mandla ...	675	2,474	45,946	83,309	17,297	1,46,552
Seoni ...	Seoni ...	8,445	1,447	45,357	37,491	18,073	1,00,921
Hoshangabad	Hoshangabad	7,839	502	21,174	...	34,647	55,821
	Harda ...	826	70	27,509	...	14,020	41,529
	Sohagpur ...	4,346	22	13,077	84,235	38,113	1,35,425
Betul ...	Betul ...	5,903	...	39,923	...	58,299	98,222
Nimar ...	Nimar ..	538	...	42,578	...	27,298	69,876
Narsinghpur ...	Narsinghpur ...	2,612	1,025	1,09,878	...	39,754	1,49,632
Chhindwara ...	Chhindwara ...	8,673	...	25,394	16,269	20,542	62,205
Raipur ..	Raipur ...	803	75,018	1,30,392	...	24,387	1,54,779
Bilaspur ...	Bilaspur ...	714	2,15,952	1,57,277	35	28,160	1,85,472
Drug ...	Drug ...	3,442	...	76,773	...	14,253	91,026
Total for Central Provinces ...		1,09,883	10,12,776	15,42,518	3,63,915	6,21,092	26,27,525
Amraoti ...	Amraoti ...	3,322	2,60,207	5,03,626	...	2,22,234	7,25,860
	Ellichpur ..	2,584	1,873	81,660	6,175	40,717	1,28,552
	Morsi ...	2,426	...	3,14,377	...	57,471	3,71,848
	Daryapur ...	260	16,170	72,700	1,40,550	38,694	2,51,944
Yeotmal ...	Yeotmal ...	9,292	1	1,94,837	7,70,158	1,28,169	10,93,164
	Pusad ...	...	...	5,650	2,808	952	9,410
Akola ...	Akola ...	6,527	1,33,940	1,89,127	3,30,269	2,63,177	7,82,573
	Murtizapur ...	...	...	...	...	...	...
Buldana ...	Buldana ...	260	1,922	22,219	..	43,595	65,814
	Khamgaon ...	2,288	...	31,678	..	78,317	1,09,995
	Mehkar ..	2,921	...	1,24,076	...	79,196	2,03,272
	Malkapur ...	373	124	72,918	...	45,078	1,17,996
	Jalgaon ...	...	...	...	...	...	...
Total for Berar ...		30,253	4,14,237	16,12,868	12,49,960	9,97,600	38,60,428
Total for Central Provinces and Berar.		1,40,136	14,27,013	31,55,386	16,13,875	16,18,692	64,87,953

MENT G.

and Disbursements.

Expenditure.							
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishments and contingencies.	Other items.	Total expenditure (columns 24 to 28).	Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
24	25	26	27	28	29	30	31
Rs. 4,04,338	Rs. 36,737	Rs. 1,237	Rs. 26,053	Rs. 1,46,296	Rs. 6,14,361	Rs. 1,66,701	Rs. 1,51,63,446
N. 32,782	4,860	12,230	8,551	1,510	59,933	1,306	12,22,240
B. 7,758	4,654	...	4,604	1,706	18,722	6,570	2,14,764
Br. 6,604	2,623	50	2,884	1,390	13,551	1,378	1,97,637
W. 10,057	6	...	2,066	851	12,980	2,311	2,72,377
Wr. 10,849	2,649	25	3,149	1,610	18,282	9,397	4,69,475
B. 17,482	...	...	4,895	10,342	32,719	4,326	3,50,304
J. 23,861	...	47	6,684	842	31,434	2,770	9,80,844
S. 34,169	253	1,776	6,873	2,300	45,371	16,058	8,36,689
M. 7,326	122	423	4,669	518	13,058	5,219	2,47,329
S. 11,318	235	148	3,229	361	15,291	3,787	2,53,954
D. 14,167	614	3	2,150	429	17,363	4,591	2,60,617
M. 7,260	...	...	3,309	791	11,360	6,139	2,76,592
S. 8,747	1,700	52	4,074	2,978	17,551	17,934	2,91,161
H. 19,215	1,962	506	5,719	4,624	32,026	16,835	4,10,368
Hr 7,306	...	16	3,907	...	11,229	4,947	1,97,024
S. 18,704	2,203	394	4,387	2,679	28,367	4,056	2,82,813
B. 24,964	5,756	1,730	6,135	4,975	43,560	17,876	5,14,876
N. 14,584	4,984	1	6,633	419	26,621	7,930	3,98,135
Nr. 23,314	4,436	...	5,958	2,924	36,632	5,943	4,84,775
C. 20,159	...	26	6,080	5,452	31,717	7,468	4,67,014
R. 14,087	5,161	6,027	12,071	3,230	40,576	10,439	6,19,075
B. 14,872	4,398	13,887	6,323	1,657	41,137	631	7,48,523
D. 6,083	3,335	9	2,955	400	12,782	2,359	2,00,185
3,55,668	49,951	37,350	1,17,305	51,988	6,12,262	1,60,270	1,01,96,771
A. 1,44,976	9,176	4,369	18,095	7,980	1,84,596	27,332	50,19,121
E. 19,712	2,122	23	4,239	2,762	28,858	1,517	5,09,896
M. 36,692	3,174	44	5,778	4,758	50,446	1,691	15,58,191
D. 21,040	1,815	505	4,173	231	27,764	6,311	8,05,255
Y. 69,204	3,643	1,737	7,708	14,094	96,386	8,768	31,25,060
P. 253	307	...	45	...	605	7,830	22,855
A. 1,51,022	8,926	984	12,748	9,878	1,83,558	819	45,95,808
M. 300	...	...	13	...	313	269	582
B. 24,346	45	532	3,588	13,534	42,045	8,583	3,01,844
K. 52,419	...	220	9,931	3,355	65,925	17,660	7,57,926
M. 27,316	14,528	727	3,025	21,862	67,458	9,994	7,57,147
Ml. 25,035	...	101	3,404	6,119	34,659	224	3,84,828
J. ...	...	...	...	...	...	...	...
5,72,315	43,736	9,242	72,747	84,573	7,82,613	91,008	1,78,38,513
9,27,983	93,687	46,592	1,90,052	1,36,561	13,94,875	2,51,278	2,80,35,284

Name of Central Banks.		Assets. Cash in hand and banks.	Market value of investments.	Loans due by members (individuals).	Loans due by Banks and Societies.	Interest accrued to the Bank.
1		2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.	Rs.
I						
(*a*) Provincial Bank ...		1,66,701	70,25,534	1,035	18,59,734	1,10,328
II						
(*b*) Central Banks—						
District.	Central Banks.					
Nagpur ...	Nagpur ...	1,306	1,59,073	560	5,57,121	6,972
Bhandara ...	Bhandara ...	6,570	1,37,361	5,223	1,22,573	12,249
Chanda ...	Brahmapuri ...	1,378	61,842	639	1.36,620	2,745
	Warora ...	2,311	71,368	270	1,58,373	1,716
Wardha ...	Wardha ...	9,397	92,553	76	2,13,916	12,706
Balaghat ...	Balaghat ...	4,326	2,63,949	1,965	4,16,441	5,509
Jubbulpore ...	Jubbulpore ...	2,770	1,24,921	915	4,31,490	6,561
	Sihora ...	16,058	2,55,625	26,606	6,48,806	11,452
	Murwara ...	5,219	52,936	10,159	1,72,667	1,087
Saugor ...	Saugor ...	3,787	1,04,437	308	2,49,316	5,694
Damoh ...	Damoh ...	4,591	1,12,808	153	2,36,058	33,281
Mandla ...	Mandla ...	6,139	35,402	297	1,47,665	1,051
Seoni ...	Seoni ...	17,934	60,926	7,608	1,52,030	2,420
Hoshangabad ...	Hoshangabad ...	16,835	1,85,061	12,999	3,43,283	10.188
	Harda ...	4,947	1,12,206	148	1,18,686	8,148
	Sohagpur ...	4,056	93,643	450	2,83.013	3,364
Betul ...	Betul ...	17,876	2,04,395	5,560	4,29,149	534
Nimar ...	Nimar ...	7,930	84,339	798	2,85,898	3,905
Narsinghpur ...	Narsinghpur ...	5,943	1,55,444	323	3,49,047	3,011
Chhindwara ...	Chhindwara ...	7,468	1,26,527	3,526	3,11,723	31,257
Raipur ...	Raipur ...	10,439	1,44,910	279	3,54,269	13,284
Bilaspur ...	Bilaspur ...	631	97,495	1,700	3,68,485	10,510
Drug ...	Drug ...	2,359	96,666	276	1,27,022	23,799
Total Central Provinces ...		1,60,270	28,33,887	80,838	66,13,651	2,11,443
Amraoti ...	Amraoti ...	27,332	13,19,456	2,471	19,61,159	11,663
	Ellichpur ...	1,517	1,01,450	650	3,17,952	3,738
	Morsi ...	1,691	2,75,229	2,651	4,07,710	5,510
	Daryapur ...	6,311	96,070	167	3,00,254	2,394
Yeotmal ...	Yeotmal ...	8,768	3,87,475	1,277	11,10,752	5,902
	Pusad ...	7,830	10	...	3,482	...
Akola ..	Akola ...	819	9,42 839	1,255	20,99,993	19,194
	Murtizapur ...	269	10	...	4,375	292
Buldana ...	Buldana ...	8,583	76,818	338	4,11,877	8,395
	Khamgaon ...	17,670	2,32,068	1,202	8,01,218	38,768
	Mehkar ...	9,994	1,76,272	432	5,26,806	7,023
	Malkapur ...	224	89,351	389	4,08,825	2,695
	Jalgaon ...	...	...	...	...	...
Total Berar ...		91,008	36,97,048	10,832	83,54,403	1,05,574
Total Central Banks ...		2,51,278	65,30,935	91,670	1,49,68,054	3,17,017

Balance Sheet.

	Present value of stock in hand.	Other items.	Total.	Liabilities. Loans and deposits from non-members and from members in individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from Societies.
	7	8	9	10	11	12
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	39,829	2	92,03,163	28,83,571	50,21,064	91,348
N.	29,323	...	7,54,355	4,88,809	...	73,036
B.	...	...	2,83,976	1,11,212	...	54,281
Br.	5,043	...	2,08,267	75,284	22,715	31,219
W.	578	...	2,34,616	1,29,795	...	36,170
Wr.	946	...	3,29,594	1,90,091	...	33,677
B.	4,606	...	6,96,796	1,83,944	30	1,55,357
J.	...	...	5,66,657	3,52,753	42,386	72,717
S.	16,171	...	9,74,718	2,81,310	2,58,586	2,06,255
M.	1,570	...	2,43,638	99,606	56,634	36,063
S.	1,367	...	3,64,909	1,67,223	20,078	55,740
D.	...	...	3,86,891	2,08,060	5,803	58,355
M.	179	...	1,90,733	1,00,898	20,875	21,560
S.	269	...	2,41,187	1,44,840	...	29,184
H.	8,330	...	5,76,696	3,01,159	7,892	88,024
Hr.	730	...	2,44,865	1,08,535	...	42,783
S.	11,550	...	3,96,076	59,207	1,26,416	1,02,028
B.	3,840	...	6,61,354	2,64,900	16,855	1,49,213
N.	440	...	3,83,310	1,09,200	17,790	56,640
Nr.	1,254	...	5,15,022	2,80,333	4,922	83,489
C.	493	...	4,80,994	2,23,020	59	83,146
R.	6,027	...	5,29,208	2,65,919	..	77,110
B.	17,141	...	4,95,962	3,25,576	...	42,476
D.	13,019	...	2,63,141	30,509	...	55,105
	1,22,876	...	1,00,22,965	45,02,183	6,01,041	16,43,628
A.	60,750	...	33,82,831	25,12,794	25,860	3,17,648
E.	970	...	4,26,277	1,79,582	1,03,903	51,441
M.	9,667	...	7,02,458	4,42,479	79,938	71,448
D.	1,040	...	4,06,236	2,13,966	91,651	33,778
Y.	24,403	...	15,38,577	10,04,392	1,27,232	1,77,289
P.	...	...	11,322	...	...	710
A.	23,505	...	30,87,605	20,63,020	1,83,942	3,34,990
M.	19	...	4,965	4,200	...	...
B.	4,216	...	5,10,227	1,95,060	1,58,648	51,036
K.	31,404	...	11,22,330	5,08,986	2,54,446	1,42,156
M.	1,827	...	7,22,354	1,24,707	2,45,945	1,43,131
Ml.	720	...	5,02,204	2,85,673	93,296	49,902
J.	...	...	...	...	...	...
	1,58,521	...	1,24,17,386	75,34,859	13,64,861	13,73,529
	2,81,397	...	2,24,40,351	1,20,37,042	19,65,902	30,17,157

Name of Central Banks.		Lia — Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.
1		13	14	15	16	17
		Rs.	Rs.	Rs.	Rs.	Rs.
I						
(*a*) Provincial Bank ...		...	6,22,321	1,60,246	280	15
II						
(*b*) Central Banks—						
District.	Central Banks.					
Nagpur ...	Nagpur ...	...	76,620	12,876	...	...
Bhandara ...	Bhandara ...	...	44,920	4,971	262	...
Chanda ...	Brahmapuri ...	...	41,314	4,101	...	...
	Warora ...	...	25,859	4,242	...	...
Wardha ...	Wardha ...	...	52,170	6,733	...	...
Balaghat ...	Balaghat ...	1,234	90,096	6,602	219	...
Jubbulpore ...	Jubbulpore ...	...	46,300	12,750	96	...
	Sihora ...	...	75,360	14,438	...	...
	Murwara ...	...	19,602	1,840	11	...
Saugor ...	Saugor ...	...	49,440	6,462	220	...
Damoh ...	Damoh ...	...	50,545	10,342	165	...
Mandla ...	Mandla ...	...	25,486	4,015	...	...
Seoni ...	Seoni ...	...	37,790	3,641	64	...
Hoshangabad ...	Hoshangabad ...	185	59,913	9,287	...	...
	Harda ...	...	40,693	6,997	227	...
	Sohagpur ...	...	38,257	7,138	9	...
Betul ...	Betul ...	...	78,215	7,778	...	...
Nimar ...	Nimar ...	...	73,915	3,517	154	...
Narsinghpur ...	Narsinghpur ...	...	62,195	12,675	...	...
Chhindwara ...	Chhindwara ...	...	66,960	13,086	151	...
Raipur ...	Raipur ...	...	92,463	7,271	...	...
Bilaspur ...	Bilaspur ...	...	68,860	12,995	691	...
Drug ...	Drug ...	26	69,392	800	582	...
Total Central Provinces ...		1,445	12,86,365	1,74,557	2,851	...
Amraoti ...	Amraoti ...	...	1,42,075	66,114	...	...
	Ellichpur ...	...	35,295	2,624	...	...
	Morsi ...	...	51,735	14,279	...	...
	Daryapur ...	...	33,715	2,809	...	...
Yeotmal ...	Yeotmal ...	...	90,363	25,300	...	...
	Pusad ...	...	9,725	...	40	...
Akola ...	Akola ...	...	1,39,710	54,265	...	...
	Murtizapur ...	...	600	251	...	...
Buldana ...	Buldana ...	...	38,000	8,236	...	...
	Khamgaon ...	...	77,154	22,688	...	...
	Mehkar ...	...	84,388	7,268	452	...
	Malkapur ...	...	25,705	9,428	193	...
	Jalgaon ...	...	...	...	...	...
Total Berar ..		...	7,28,465	2,13,262	685	...
Total Central Banks ...		1,445	20,14,830	3,87,819	3,536	...

Balance Sheet.—(Contd.)

bilities.—(*Contd.*)

	Reserve funds under section 33 of Act II of 1912.	Other funds, *e.g.*, Building fund, etc.	Other undistributed profit carried forward.	Total.	Profit and loss (column 14 of profit and loss statement).	Remarks.
	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	
	1,85,000	1,82,253	674	91,46,772	+ 56,391	
N.	26,086	48,420	447	7,26,294	+ 28,061	
B.	16,386	48,257	46	2,80,335	+ 3,641	
B.	14,735	14,752	...	2,04,120	+ 4,147	
W.	7,393	29,262	72	2,32,793	+ 1,823	
W.	13,781	22,722	1,488	3,20,662	+ 8,932	
B.	60,012	1,47,198	2,918	6,47,610	+ 49,186	
J.	14,017	22,413	309	5,63,741	+ 2,916	
S.	42,646	71,159	3,634	9,53,388	+ 21,330	
M.	12,839	13,962	261	2,40,818	+ 2,820	
S.	22,165	39,165	315	3,60,808	+ 4,101	
D.	21,608	19,798	3,121	3,77,797	+ 9,094	
M.	4,854	10,772	10	1,88,470	+ 2,263	
S.	11,053	12,876	...	2,39,448	+ 1,739	
H.	27,999	70,611	...	5,65,070	+ 11,626	
H.	12,451	30,622	641	2,42,949	+ 1,916	
S.	20,200	35,332	...	3,88,587	+ 7,489	
B.	29,277	58,467	5,668	6,10,373	+ 50,981	
N.	16,843	99,178	2,028	3,79,265	+ 4,045	
N.	26,470	32,703	...	5,02,787	+ 12,235	
C.	13,933	79,534	409	4,80,298	+ 696	
R.	44,016	35,490	...	5,22,269	+ 6,939	
B.	21,387	15,354	...	4,87,339	+ 8,623	
D.	32,008	57,215	5,600	2,51,237	+ 11,904	
	5,12,159	10,15,262	26,967	97,66,458	+2,56,507	
A.	84,332	1,95,128	...	33,43,951	+ 38,880	
E.	10,314	34,324	708	4,18,191	+ 8,086	
M.	11,729	9,217	...	6,80,825	+ 21,633	
D.	8,499	12,625	145	3,97,188	+ 9,048	
Y.	27,865	27,233	3,994	14,83,668	+ 54,909	
P.	263	60	26	10,824	+ 498	
A.	91,615	1,65,775	4,966	30,38,283	+ 49,322	
M.	...	...	...	5,051	— 86	
B.	7,760	35,243	4,804	4,98,787	+ 11,440	
K.	28,445	49,564	4,438	10,87,877	+ 34,453	
M.	29,915	29,110	30,741	6,95,657	+ 26,697	
M.	5,512	18,138	6,267	4,94,114	+ 8,090	
J.	...	...	...	...	...	
	3,06,249	5,76,417	56,089	1,21,54,416	+2,62,970	
	8,18,408	15,91,679	83,056	2,19,20,874	+5,19,477	

Names of Central Banks.		Profit brought forward from last year.	Profit.				
			Interest accrued.	By sale of goods to members.	By purchase of sale of members product.	Other items.	Total.
1		2	3	4	5	6	7
I		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(*a*) Provincial Bank...	...	+ 382	4,94,797	...	...	325	4,95,122
II							
(*b*) Central Banks—							
District.	Central Banks.						
Nagpur ...	Nagpur ...	+ 13,583	53,069	...	...	2,423	55,492
Bhandara ...	Bhandara ...	+ 656	17,863	...	...	318	18,181
Chanda ...	Brahmapuri .	− 709	15,220	...	...	1,610	16,830
	Warora ...	− 15	13,115	...	...	100	13,215
Wardha ...	Wardha ...	+ 967	23,874	...	...	70	23,944
Balaghat ...	Balaghat ...	+ 36,544	33,257	...	...	11,492	44,749
Jubbulpore ...	Jubbulpore ...	− 404	33,495	...	...	398	33,893
	Sihora ...	+ 3,945	69,343	...	...	1,131	70,474
	Murwara ...	+ 702	14,246	...	...	1,406	15,652
Saugor ...	Saugor ...	− 918	19,744	...	...	207	19,951
Damoh ...	Damoh ...	+ 6,453	22,862	...	...	1,021	23,883
Mandla ...	Mandla ...	+ 30	13,493	...	...	257	13,750
Seoni ...	Seoni ...	− 467	15,760	...	...	2,103	17,863
Hoshangabad ...	Hoshangabad	+ 2,627	37,819	...	...	628	38,447
	Harda ...	− 377	17,545	...	...	15	17,560
	Sohagpur ...	− 978	32,388	...	...	2,147	34,535
Betul ...	Betul ...	+ 36,529	52,083	...	...	209	52,292
Nimar ...	Nimar ...	+ 256	25,981	...	...	119	26,100
Narsinghpur ...	Narsinghpur ...	+ 1,947	40,103	...	...	1,928	42,031
Chhindwara ...	Chhindwara ..	+ 325	31,274	...	...	251	31,525
Raipur ...	Raipur ...	− 534	27,780	...	...	9,332	37,112
Bilaspur ...	Bilaspur ...	+ 348	30,768	...	...	2,064	32,832
Drug ...	Drug ...	+ 1,011	15,757	...	...	3,222	18,979
Total Central Provinces	...	+1,01,521	6,56 839	...	...	42,451	6,99,290
Amraoti ..	Amraoti ...	− 61,409	2,09,232	...	...	68,713	2,77,945
	Ellichpur ...	− 1,306	34,873	...	...	1,999	36,872
	Morsi ...	+ 12,114	54 165	...	...	3,549	57,714
	Dariyapur ...	+ 1,210	33,337	...	...	412	33,749
Yeotmal ...	Yeotmal ...	+ 33,077	1,14,072	...	...	5,533	1,19,605
	Pusad ...	+ 18	786	...	...	...	786
Akola ...	Akola ...	+ 9,713	2,12,275	...	...	4,368	2,16,643
	Murtizapur ...	− 144	384	...	...	...	384
Buldana ...	Buldana ...	+ 758	42,938	...	...	12,109	55,047
	Khamgaon ...	+ 23,641	84,908	...	...	235	85,143
	Mehkar ...	+ 157	60,765	...	...	20,231	80,996
	Malkapur ...	− 497	38,788	...	...	6,628	45,416
	Jalgaon ...	...	...	...	...	...	...
Total for Berar	...	+ 17,332	8,86,523	...	...	1,23,777	10,10,300
Total Central Banks	...	+1,18 853	15,43,362	...	...	1,66,228	17,09,590

Profit and Loss Statement.

Loss.									
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debt.	Depreciation of stock and buildings.	Other items.	Total.	Net profit (+) or loss (—) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
4,06,326	26,333	...	666	5,788	4,39,113	56,391	3,84,794	2,76,230	
N. 30,953	8,551	...	...	1,510	41,014	+28,061	48,520	28,138	
B. 8,858	4,632	...	...	1,706	15,196	+ 3,641	5,932	9,963	
B. 7,439	2,873	...	272	1,390	11,974	+ 4,147	14,085	7,873	
W, 8,400	2,066	...	60	851	11,377	+ 1,823	11,499	7,135	
W. 11,220	3,149	...	...	1,610	15,979	+ 8,932	11,238	9,246	
B. 16,779	4,972	10,000	14	342	32,107	+49,186	39,240	25,286	
J. 22,986	6,698	...	47	842	30,573	+ 2,916	27,332	17,727	
S. 43,214	6,873	...	702	2,300	53,089	+21,330	59,022	38,651	
M 8,336	4,680	...	...	518	13,534	+ 2,820	14,565	11,683	
S. 11,416	3,155	...	...	361	14,932	+ 4,101	14,257	8,250	
D. 18,839	1,971	...	3	429	21,242	+ 9,094	16,229	10,735	
M. 7,417	3,309	...	...	791	11,517	+ 2,263	12,699	7,502	
S. 8,748	3,864	454	67	2,524	15,657	+ 1,739	15,443	11,952	
H. 19,083	5,719	...	22	4,624	29,448	+11,626	28,259	20,161	
H. 11,152	4,092	...	23	...	15,267	+ 1,916	9,412	8,043	
S. 18,717	4,351	...	321	2,679	26,068	+ 7,489	31,171	18,921	
B. 26,477	6,135	...	253	4,995	37,840	+50,981	51,758	30,062	
N. 15,410	6,482	...	...	419	22,311	+ 4,045	22,195	18,640	
N. 21,331	5,657	...	1,831	2,924	31,743	+12,235	39,020	19,068	
C. 19,416	6,231	...	55	5,452	31,154	+ 696	23,188	17,917	
R. 14,338	12,071	...	...	3,230	29,639	+ 6,939	23,828	22,367	
B. 15,923	6,977	...	...	1,657	24,557	+ 8,623	22,322	10,871	
D. 4,666	3,020	...	...	400	8,086	+11,904	8,132	6,313	
3,71,118	1,17,528	10,454	3,670	41,534	5,44,304	+2,56,507	5,47,346	3,66,504	
A 150,937	18,095	...	644	7,980	1,77,656	+38,880	2,66,282	1,11,542	
E. 20,458	4,239	...	21	2,762	27,480	+ 8,086	33,134	24,856	
M. 37,939	5,498	...	...	4,758	48,195	+21,633	52,204	33,916	
D. 21,482	4,173	...	25	231	25,911	+ 9,048	31,355	23,102	
Y. 75,971	7,708	...	...	14,094	97,773	+54,909	1,13,703	72,473	
P. 253	53	...	...	...	306	+ 498	786	266	
A.1,54,408	12,748	...	...	9,878	1,77,034	+49,322	1,97,449	1,22,769	
M. 313	13	...	...	...	326	— 86	92	75	
B. 27,082	3,588	11,406	161	2,128	44,365	+11,440	46,652	36,123	
K 60,925	9,931	...	120	3,355	74,331	+34,453	46,375	51,643	
M. 29,183	3,311	...	100	21,862	54,456	+26,697	73,973	46,736	
Ml.27,032	3,597	6,119	81	...	36,829	+ 8,090	42,721	27,208	
J. ...	...	...	...	...	...	...	...	...	
6,05,983	72,954	17,525	1,152	67,048	7,64,662	+2,62,970	9,04,726	5,50,709	
9,77,101	1,90,482	27,979	4,822	1,08,582	13,08,966	5,19,477	14,52,072	9,17,213	

Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Bank.	Year.	Capital and Reserve. Paid up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
			Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
	(A) Banks having capital and reserve over Rs. 5 lakhs.					
1	Provincial Bank ...	1923-24	601	125	42	768
		1924-25	601	125	42	768
		1925-26	606	155	182	943
		1926-27	612	170	208	990
		1927-28	622	185	182	989
	(B) Banks having Capital and Reserve over Rs. 1 lakh and less than Rs. 5 lakhs.					
1	Nagpur ...	1923-24	72	20	27	119
		1924-25	73	23	30	126
		1925-26	75	24	37	136
		1926-27	76	25	45	146
		1927-28	77	26	48	151
2	Bhandara ...	1923-24	51	12	31	94
		1924-25	50	13	32	95
		1925-26	48	14	43	105
		1926 27	47	14	43	104
		1927-28	45	16	48	109
3	Balaghat ...	1923-24	89	52	91	232
		1924-25	89	53	125	267
		1925-26	89	60	133	282
		1926-27	90	60	137	287
		1927-28	90	60	147	297
4	Sihora ...	1923-24	78	35	39	152
		1924-25	73	36	47	156
		1925-26	70	40	48	158
		1926-27	72	41	54	167
		1927-28	75	42	71	188
5	Saugor ...	1923-24	53	18	21	92
		1924-25	52	20	26	98
		1925-26	50	21	31	102
		1926-27	49	21	32	102
		1927-28	49	22	39	110
6	Hoshangabad ...	1923-24	70	20	42	132
		1924-25	69	22	50	141
		1925-26	66	25	57	148
		1926-27	61	27	66	154
		1927-28	60	28	71	159
7	Betul ...	1923-24	84	20	50	154
		1924-25	84	20	50	154
		1925-26	80	23	53	156
		1926-27	81	28	59	168
		1927-28	78	29	58	165
8	Nimar ...	1923-24	93	8	55	156
		1924-25	92	8	69	169
		1925-26	93	9	68	170
		1926-27	77	10	98	185
		1927-28	74	17	99	190
9	Narsinghpur ...	1923-24	70	17	25	112
		1924-25	67	21	25	113
		1925-26	62	23	28	113
		1926-27	64	25	32	121
		1927-28	62	26	33	121

in the Central Provinces and Berar during the past five years.

Deposits and Loans from					Loans due by			
Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members individual.	Banks and Societies.	Total out-standing.	Caah in hand and Banks.
8	9	10	11	12	13	14	15	16
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
1,700	3,796	33	...	5,529	1	1,095	1,096	491
1,862	3,922	63	...	5,847	2	1,808	1,810	5
3,257	4,020	69	...	7,346	2	2,645	2,647	14
3,274	4,593	101	...	7,968	2	3,051	3,053	45
2,884	5,021	91	...	7,996	1	1,860	1,861	167
555	11	46	...	612	...	592	592	1
545	...	52	...	597	...	581	581	1
497	...	63	...	560	...	550	550	1
493	10	72	...	575	...	554	554	...
489	...	73	...	562	1	557	558	1
89	...	43	...	132	...	164	164	1
87	...	47	...	134	...	146	146	1
82	...	56	...	138	...	149	149	1
85	...	58	...	143	4	133	137	1
111	...	54	...	165	5	123	128	7
293	...	140	2	435	1	500	501	10
223	...	150	...	373	1	456	457	7
193	...	169	...	362	4	456	460	4
184	...	171	2	357	3	462	465	8
184	...	155	1	340	2	416	418	4
275	71	150	3	499	...	475	475	21
222	75	155	...	453	1	399	400	9
223	136	168	...	527	3	440	443	26
268	88	198	...	554	5	470	475	6
281	259	206	...	746	27	649	676	16
226	...	46	...	272	...	279	279	9
206	3	52	...	261	3	264	267	17
160	5	55	...	220	1	224	225	7
162	...	57	...	219	...	227	227	5
167	20	56	...	243	...	249	249	4
336	15	77	...	428	6	407	413	10
282	18	86	...	386	10	389	399	4
279	26	96	...	401	9	369	378	17
287	18	101	...	406	11	358	369	14
301	8	88	...	397	13	343	356	17
142	119	116	...	377	3	432	435	12
145	78	124	...	347	3	397	400	12
153	80	131	...	364	4	407	411	13
171	85	140	...	396	5	441	446	14
265	17	149	...	431	6	429	435	18
135	88	77	...	300	...	382	382	6
98	93	83	...	274	...	344	344	3
80	166	91	...	337	...	403	403	7
87	157	55	...	299	1	370	371	2
109	18	57	...	184	1	286	287	8
256	11	72	...	339	...	326	326	11
247	...	75	...	322	...	301	301	13
267	...	80	...	347	...	318	318	14
289	25	81	...	395	...	382	382	8
280	5	83	...	368	...	349	349	6

Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Bank.	Year.	Capital and Reserve.			
			Paid-up share capital.	Reserve Fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
			Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	(Rs. (1,000)
	(B) Banks having Capital and Reserve over Re. 1 lakh and less than Rs. 5 lakhs.—(Concld.)					
10	Chhindwara ...	1923-24	69	12	57	138
		1924-25	70	13	63	146
		1925-26	69	13	72	154
		1926-26	68	13	78	159
		1927-28	67	14	80	161
11	Raipur ...	1923-24	115	23	38	176
		1924-25	113	24	38	175
		1925-26	109	28	38	175
		1926-27	98	32	38	168
		1927-28	92	44	35	171
12	Bilaspur ...	1923-24	77	12	10	99
		1924-25	77	15	12	104
		1925-26	73	16	12	101
		1926-27	71	18	11	100
		1927-28	69	21	15	105
13	Drug ...	1923-24	74	10	37	121
		1924-25	74	10	37	121
		1925-26	74	11	37	122
		1926-27	75	22	46	143
		1927-28	69	32	57	158
14	Amraoti ...	1923-24	126	38	68	232
		1924-25	137	52	76	265
		1925 26	141	61	97	299
		1926-27	141	74	125	340
		1927-28	142	84	195	421
15	Yeotmal ...	1923-24	69	17	24	110
		1924-25	76	22	25	123
		1925-26	80	26	31	137
		1926-27	81	27	30	138
		1927-28	90	28	27	145
16	Akola ...	1923-24	110	45	87	242
		1924-25	122	52	92	266
		1925-26	129	66	118	313
		1926-27	134	80	152	366
		1927-28	140	92	166	398
17	Khamgaon ...	1923-24	63	20	24	107
		1924-25	65	23	27	115
		1925-26	72	26	27	125
		1926-27	76	27	42	145
		1927-28	77	28	50	155
18	Mehkar ...	1923-24	73	15	7	95
		1924-25	77	20	10	107
		1925-26	80	25	10	115
		1926-27	83	26	10	119
		1927-28	84	30	29	143

in the Central Provinces and Berar during the past five years.—(Concld.)

Deposits and Loans from					Loans due by			
Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members individual.	Banks and societies.	Total outstanding.	Cash in hand and Banks.
8	9	10	11	12	13	14	15	16
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs, (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
240	78	64	...	382	2	420	422	...
197	78	72	...	347	...	387	387	10
197	56	85	...	338	1	370	371	22
240	19	74	...	333	2	341	343	12
223	...	83	...	306	3	312	315	7
349	5	64	...	418	...	435	435	27
313	...	69	3	385	...	421	421	10
257	...	80	1	338	...	382	382	11
241	...	86	...	327	1	357	358	15
266	...	77	...	343	...	354	354	15
202	...	35	...	237	...	265	265	7
209	...	40	...	249	1	262	263	3
222	...	46	...	268	1	265	266	5
250	...	43	...	293	2	297	299	3
326	...	42	...	368	2	368	370	1
81	2	64	1	148	...	195	195	11
52	...	70	...	122	...	160	160	2
53	...	70	...	123	1	163	164	3
50	...	58	...	108	1	119	120	2
31	...	55	...	86	...	127	127	2
1,717	...	130	8	1,855	1	1,162	1,163	58
1,906	...	164	...	2,070	1	1,478	1,479	12
2,023	106	205	...	2,334	2	1,732	1,734	6
2,288	91	247	...	2,626	2	1,951	1,953	5
2,513	26	318	...	2,857	2	1,961	1,963	27
563	105	62	...	730	4	570	574	2
578	271	82	...	931	14	737	751	6
630	370	110	...	1,110	2	927	929	2
762	368	145	...	1,275	1	1,090	1,091	...
1,004	127	177	...	1,308	1	1,111	1,112	9
1,329	65	183	...	1,577	...	980	980	2
1,560	209	211	...	1,980	...	1,438	1,438	1
1,710	303	248	...	2,261	1	1,783	1,784	2
1,694	668	277	...	2,639	1	2,147	2,148	2
2,063	184	335	...	2,582	1	2,100	2,101	1
301	62	90	...	453	4	414	418	14
311	154	98	...	563	4	517	521	11
309	304	117	...	730	2	671	673	12
347	386	131	...	864	1	784	785	17
509	254	142	...	905	1	801	802	18
67	152	69	...	288	...	341	341	5
72	192	84	...	348	...	387	387	10
77	279	93	...	449	...	487	487	7
78	324	120	...	522	...	553	553	5
125	246	143	...	514	...	527	527	10

STATEMENT K.

Statement showing Number, Capital, Reserve, Deposits and Loans received, Loans outstanding and cash balance of principal Co-operative Banks in the Central Provinces and Berar at the end of the Provincial year ending 30th June 1928.

Year.	Number of Banks.	Capital.	Reserve and other funds.	Total.	Deposits and Loans received.	Loans outstanding.	Cash balance.
1	2	3	4	5	6	7	8
	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
Class A.—Banks with Capital and Reserve of Rs. 5 lakhs and over.							
1918-19 ...	1	601	100	701	3,023	1,735	...
1919-20 ...	...	...	...	...	...	...	...
1920-21 ...	1	601	120	721	3,301	2,949	1
1921-22 ...	1	601	99	700	4,377	1,951	872
1922-23 ...	1	601	167	768	5,094	1,364	503
1923-24 ...	1	601	167	768	5,529	1,096	491
1924-25 ...	1	601	167	768	5,847	1,810	5
1925-26 ...	1	606	337	943	7,346	2,647	14
1926-27 ...	1	612	378	990	7,968	3,053	45
1927-28 ...	1	622	367	989	7,996	1,861	167
Class B.—Banks with Capital and Reserve over Rs. 1 lakh and less than Rs. 5 lakhs.							
1918-19 ...	1	108	16	124	239	342	10
1919-20 ...	6	755	229	984	6,524	5,788	49
1920-21 ...	7	657	227	884	4,397	4,765	209
1921-22 ...	7	674	315	989	4,848	4,663	117
1922-23 ...	12	1,031	674	1,705	7,580	7,252	131
1923-24 ...	14	1,182	1,001	2,183	8,553	7,311	185
1924-25 ...	16	1,358	1,190	2,568	9,767	8,689	114
1925-26 ...	18	1,461	1,471	2,932	11,207	10,127	165
1926-27 ...	18	1,438	1,684	3,122	12,331	11,076	121
1927-28 ...	18	1,440	1,907	3,347	12,705	11,127	166

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Govt. Press, Nagpur :—No. 1395, Regtr. Co-oper.—22-1-29—375.